

**EXPLORING WELL-BEING AND LIFE SATISFACTION DURING RETIREMENT –
A QUALITATIVE STUDY**

by

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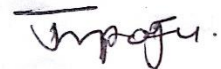
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DECLARATION

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I declare that (***Exploring well-being and life satisfaction during retirement – A qualitative study***) is my own work and that all sources that I have used or quoted have been indicated and acknowledged by means of complete references.



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(John Mpofu)

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Abstract

This study gives a platform to three old retired people who are constructed to be enjoying well-being and life satisfaction or going through life dissatisfaction after retirement. The epistemological framework was social constructionism. In-depth interviews with these three individuals were carried out. The premises of qualitative research were followed. The 'case study approach' was chosen as the most suitable method to gather information. Thematic content analysis was employed as a method of analysis of life stories of old retired people, which were reconstructed in terms of themes. Recurring themes in the life stories were then discussed and linked with the broader literature. The research allowed rich and informative information about life stories of three old retired people to emerge. Among the identified themes were financial status relating to adequate and appropriate sustenance after retirement; social networks and their effects on life satisfaction and dissatisfaction after retirement; health status; and cognitive functions in late adulthood. Everyone wishing to understand life in old age after retirement is encouraged to read this story. It is necessary to be sufficiently equipped in the event of an extended lifespan.

Keywords:

Old age, Retirement, Life satisfaction/dissatisfaction, Financial dependence/independence, Health status, Cognitive functions, Social networks, Wisdom, Religion, Community activities, Political activities.

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CHAPTER ONE

INTRODUCTION

1.1. Personal Statement

The researcher was inspired to study psychology by accident. He applied at a teacher training college to do a diploma in education. The curriculum included, among other courses, Psychology in Education. This led to an interest in human behaviour, including those factors that influence such behaviour. It was then that the researcher discovered that he had found not only a profession, but a hobby, that can be studied theoretical and also be practiced. In preparation for a qualification in teaching and his first degree, the researcher did research projects on child development. In this study the researcher decided to investigate adult development with the aim of exploring factors that influence behaviour in late adulthood, especially when one considers the contingency of life after retirement.

1.2. Research problem

Is there a relationship between old age and life satisfaction or dissatisfaction after retirement? Diener, Kesebir and Lucas (cited in Foxcroft & Roodt, 2009) highlight that well-being refers to the full range of aspects that contribute to an individual's assessment of his/her quality of life, including social aspects, physical and mental health, and feelings of happiness and safety. Snyder and Lopez (2007) divide well-being into three categories, viz. emotional well-being, social well-being, and psychological well-being. The above authorities explain that emotional well-being is found in the presence of positive affect and absence of negative effects; as well as satisfaction with life. Social well-being is explained as a state of well-being characterised by self-acceptance, actualisation, contribution, coherence, and integration with others, while psychological well-being is explained as a state of well-being characterised by self-acceptance, personal growth, purpose in life, environmental mastery, autonomy, and positive emotions. Well-being therefore encompasses an individual's assessment of their quality of life, embracing physical, social, emotional, and psychological aspects. For one to enjoy total well-being, the results of the assessment ought to be positive. In this research, participants who are

in the age range of between 65 and 85 years of age will be given an opportunity to assess their well-being after retiring from full time employment.

Life satisfaction is similar to happiness, but lacks any reference to a state of mind, according to Bekhet, Zauszniewski and Nakhla (cited in Foxcroft and Roodt, 2009). The same authors go on to explain that life satisfaction has an emotional component that satisfaction may not necessarily have.

Cavanaugh & Blanchard-Fields, (2006) stipulate that one way of looking at retirement is to equate it with complete withdrawal from the workforce. However, this definition may be inadequate, because people continue to work part-time after retirement. In this research, the researcher concerned himself with total withdrawal from work. It is important to highlight at this stage that those who have total withdrawn from their full-time occupation, but partook in part-time occupation, be it work, sports, religion or involvement in community empowerment programmes, are the target of the researcher when sampling. (Bryman, 2012) explains that qualitative research tends to be concerned with words, rather than with numbers. The authority went on to list further features of qualitative study. These are, firstly an inductive view of the relationship between theory and research, whereby the former is generated out of the latter. Secondly, such research takes an epistemological position described as interpretative, where stress is placed on the understanding of the social world through an examination of the interpretation of the world and its participants. Thirdly an ontological position described as constructionist, which implies that social properties are outcomes of the interaction between individual, rather than some phenomena 'out there' and separate from those involved in its construction. These features of qualitative research will be looked at in details in this research.

1.3. The aim of the study

This research was carried out because of the observations that this researcher made in societies he lived in. The researcher has interacted or made observations and read stories about old people, who had retired from full time work. From these interactions there is a question that remained unanswered. The question pertains to life satisfaction or despair after retiring from work.

In this investigation the researcher afforded retired people a chance to enlighten the society on what they go through in life. In this research participants gave their feelings

and emotions, be it physical, social or financial. Though the findings may not be generalized to all retired people, they could be an eye opener to responsible authorities. Responsible authorities may need this information when planning for retired people. It is worth to note that there are old retired people who own houses in leafy suburbs and drive well to do cars. While on the other hand some retired old people are seen roaming around the streets with despair written all over their faces. Some live in townships where they own houses, others are taken care of in old age home, while others stay in rural areas surviving from farming and some live on the streets. In this study if at least a representative of these categories can be interviewed, that will bring a balanced conclusion.

The participants will be given a platform to share their views without being judged, the researcher acknowledges that his judgments cannot be reduced to zero. For instance, the observations that are mentioned on the above paragraph might have had an influence on the researcher's judgment. In the interview process where they will be deep interactions, the researcher's perceptions may interfere. However, the researcher will try by all means to minimize his perception while alluding to the fact that conclusions of this research are a co-construction between his realities, that of participants, as well as theoretical literature that is incorporated in this study

1.4. The design of the study

In this study the researcher will use a case study as a research design. The choice of this design is motivated by the fact that some studies have been carried out on exploring well-being and life satisfaction during retirement. The aim of the researcher is to blend the findings from the participants and generate a theory. (Bryman, 2012) highlights that case study researchers aim to generate an intensive examination of a single case, in relation to which they then engage in a theoretical analysis. The author goes on to explain that the crucial question is not whether the findings can be generalised more widely, but how well the researcher generates theory out of the findings. Yin (2009) cited in Bryman (2012:406) called this view of generalisation 'analytic generalisation', while Mitchell (1983) cited in Bryman (2012 :406) called it 'theoretical generalisation'.

In this study, the researcher will employ a social constructionist perspective, which gives participants' freedom and independence to share their feelings and experiences. This

enables the researcher to acquire meaningful and useful information. Gale and Long (1996 cited in Becvar and Becvar, 2009) explains that social constructionism is dedicated to understanding the development of knowledge about human beings and their behaviours, and to generate more livable accounts of them and our behaviours. A social constructionist perspective is a theoretical stance that falls under philosophical umbrella of postmodernism, whose primary 'belief' is the notion that our 'reality' is inevitably subjective, and that we do indeed dwell in multiverse that is constructed through the act of observation (Becvar and Becvar, 2009).

The aim of the researcher in this study is to generate information from participants, and therefore, the study makes use of a qualitative research methodology. This methodology will create an inquiry into the personal stories and meaning of life after retirement and is less concerned with generalising findings to a large population. After interviewing the participants, the researcher will go on to use themes to reconstruct their stories. The labels or components of information that will be presented in all stories will be put together, discussed and then related to literature. The researcher will try by all means to allow participants independence and freedom, so that they became expert of their stories.

1.5. Sampling procedures

The researcher will use purposeful sampling to select three participants, who will share their information for this study. These three participants construct themselves as old people, who have retired from work, where society constructs them in that light as well, resulting in a co-construction of their life stories. However, the information they will share will be used to define the narrative of this study.

1.6. Collection of information

The interviewer will start the interview by introducing himself and alerting the participants of the confidentiality on the information they will share and their identity. Inquiry will take place according to the semi-structured interview method, which will be used to allow probing and follow ups that will enable the researcher and the participants to come up with and informative study.

1.7. Analysing the information

Thematic content analysis will be used as a method of analysing the information obtained. Analysing information from a qualitative interpretive approach is not uniform.

Nevertheless, Terre Blanche and Durrheim (1999) provide the guidelines for content analysis, where the researcher followed these guidelines in analysing the obtained data.

- (a) After the purpose and procedures of the study is explained to each participant, they are asked to fill, and sign written consent forms allowing for their participation in the interview and agreeing to be recorded. An example of a consent form will be made available on request. Each participant will then be interviewed individually.
- (b) The tape-recorded interviews are transcribed. Both the recorded tapes and transcriptions will be made available on request.
- (c) Themes identified from each participant are correlated and analysed.
- (d) Themes that are present in all stories will be discussed and linked to literature where possible.

1.8. Format of the study

This study has both a theoretical and a practical component. The theoretical component includes a literature review, a discussion of epistemological stance, a discussion of an ontological stance, as well as a discussion of the research methods that were used in this study. The language in the theoretical part has a more formal tone, as it is written in a manner that reflects the academic nature of the content.

The literature review in this study provides the researcher's exploration of the reasoning and outcome of the previous studies on well-being of the retired people. Since this is a social constructionist perspective, ascribing to qualitative methods, the researcher does not work with a hypothesis in the hope of generalising findings to a larger population. The researcher is interested in generating information from participating retired people.

In the practical part of the study, three retired people from different ethnic groups are interviewed. Their voices are added to the voices extant in the literature. Therefore, the reality of the participants together with reality in the previous literature is co-constructed.

1.9. The presentation of the study

Chapter Two presents previous literature on well-being and life satisfaction after retirement. The discussion will take the following order: explaining the aged; and classification of the aged in terms of chronological age, sociological age, psychological age and biological age. The aged will be examined as they are discussed in discourses pertaining to their financial dependence or independence. The well-being and life

satisfaction of old retired people will be discussed in terms of physical change and health problems. Well-being and life satisfaction of the retired old people will be looked at in terms of the way in which they are affected by psychological and cognitive changes. Social changes also have effect in the life satisfaction and well-being of those who are old and retired. These social changes can be classified under the themes of loneliness and friendship, marriage and divorce, widowed and death, community ties and religion. After discussing the above, it becomes apparent that you cannot divorce myth and stereotypes that are co-constructed by society and old retired people about the aged.

Chapter Three describes the epistemological stance of this study. Modernism will be discussed first, before attention is given to post-modernism in psychology. A brief discussion of the basic concepts of post modernism will receive attention before constructivism and social constructionism are discussed. This will be followed by an explanation of the practical application of social constructionism for the purpose of the study.

Chapter Four describes the research method according to which this study will be undertaken. The research design to be used as a framework for the description of the methods to be applied during this research process will be highlighted. The characteristics of the qualitative research as the most suitable for this study will be discussed, along with the proposed methods for obtaining and analysing information according to “thematic content analysis” method. Chapter Five presents the narrative of the life story of one of the participants, that is, Mrs. Mulala. The themes that emerge from the life story of this will be identified and discussed.

Chapter Six examines the life story of Mr. Kroos, and themes that emerge in his life story are discussed, along with highlighting their effects on the participant.

Chapter Seven presents the life story of the third participant, Mr. Mamashila. Themes that emerge from this life story will be discussed in relation to the effect they have on the participant in his retirement.

Chapter Eight comprises a comparative analysis between the recurring themes and links with literature.

Chapter Nine concludes the study, where a brief overview and evaluation of the study is narrated.

1.10. Conclusion

Aging brings happiness to others and despair to others. Most previous studies about well-being of old people tend to generalise the feelings, well-being and life satisfaction of old retired people. In this study, the researcher will give three retired people the platform to share their unique life stories. This will enable people to obtain first-hand information on their well-being and life satisfaction. This will be done using a social constructionist theoretical perspective and qualitative research method.

CHAPTER 2

LITERATURE REVIEW

2.1. Introduction

This chapter presents extant research on the subject of old age relevant to the focus of this study, identifying the gap in the literature, and building the rationale for the proposed research. This leads in turn to the formulation of interview questions that lead to greater insight.

The literature review first defines old age and retirement and the effects the two have on the well-being and life satisfaction of those in that category. Financial dependence and/or independence are discussed in relation to the way in which it influences the well-being and life satisfaction of the elderly. Physical changes and health wellness or problems are also highlighted. Social changes are considered in relation to the concepts of loneliness and friendship, marriage, and divorce, being widowed, and death, communities, religion, and their respective effects on the well-being and life satisfaction of old retired people. Commonly held beliefs regarding old retired people are examined, differentiating between fact and myth.

2.2. Who are old people?

Hayes (1984, cited in Kasayira and Chipandamira, 2002) explains that “old” is a relative concept, where it refers to those people who are older than others in a given society. The same authority goes on to categorise old age into chronological, psychological, sociological, and biological age. Chronological age ranges from young adult: which starts from fifty-five years to sixty-five years to old age, middle adulthood which is sixty-six to seventy-five and old age which is seventy-six years going upwards. In this study, the age range of interest extends from sixty-five years to eighty-five years of age. All the participants who will take part in this study ought to be retirees from active employment and are active members in community development, sports or religious issues. Neugarten (1974, cited Kasayira and Chipandamira, 2002), goes on to discuss psychological age, which he refers to as feelings, perceptions, and attitudes. This narrative explains that as people grow old their perceptions, feelings and attitudes change. The aim of this study is to see if this is true among the old people who are retired, if so does the change improve the well-being of the old people or lead to life dissatisfaction. Neugarten (1974, cited in

Kasayira and Chipandamira, 2002) goes on to explain sociological age, which explains that a person may be considered aged because he/she is associated with certain roles. For instance, both being a grandparent and retirement are traditional social benchmarks of old age. In this study retirement has been used a standard for measuring old age. A person may also become old when he/she loses parents, because this promotes him/her into the oldest surviving generation. In this study, the death of a partner and friends due to age was used as a benchmark of old age. However, this remains relative, because it is possible for a partner or a friend to die when they are young.

Neugarten (1974, cited in Kasayira and Chipandamira, 2002) goes on to discuss biological age or physical signs of aging. This refers to physical signs of aging, such as appearance of gray hair, visual or hearing impairment, or lack of stamina. The loss of reproductive ability, which comes with menopause in women, is another standard of biological age.

Birren and Cunningham (1985, cited in Cavanaugh and Blanche-Fields, 2006) explain that aging is not a single process, but that rather, it consists of three distinction processes, viz. primary, secondary, and tertiary aging. Birren and Cunningham (1985, cited in Cavanaugh and Blanche-Fields, 2006) go on to describe primary aging as normal, disease-free development during adulthood. The above authorities go on to note the changes in biological, sociocultural or life-cycle processes in primary aging to be an inevitable part of developmental process, where examples include menopause, decline in reaction time, and the loss of family and friends.

Birren and Cunningham (1985, cited in Cavanaugh and Blanche-Fields, 2006) go on to elaborate that secondary aging involves developmental changes that are related to diseases, lifestyle, and other environmentally induced changes that are inevitable (such as pollution). The progressive loss of intellectual abilities in Alzheimer's diseases and related forms of dementia are examples of secondary aging. Birren and Cunningham (1985, cited in Cavanaugh and Blanche-Fields, 2006) explain that tertiary aging refers to the rapid losses that occur shortly before death. An example of tertiary aging is a phenomenon known as terminal drop, in which intellectual abilities show a marked decline in the last few years before death.

In this study, the researcher observes physical changes in the participants, and participants also respond to interview questions inquiring on their physical signs. The participants also share the number of children and grandchildren that they have. In most cultures having grandchildren is a benchmark of old age. Having retired from active work by virtue of attaining the normal retirement age is also a standard for measuring old age.

2.3. Retirement

Waite and Stevenson (2011, p1229) define the word retire as being to “leave one’s job and cease to work, typically on reaching the normal age for leaving service”. The same author goes on to explain retirement as, the period of one’s life after retirement from work. In most societies retirement comes at the age of sixty-five years. Mutchler et al. (1997, cited in Cavanaugh and Blanche-Fields, 2006) state that one way to look at retirement is to equate it with complete withdrawal from work. The author goes on to state that this definition is inadequate, as many retired people continue to work part-time. An older worker is viewed as less productive, which may be true. One’s ability to perform will depend on the nature of the job and the extent of deterioration or disease. More workers retire by choice or when they reach retirement age than for any other reason. Cavanaugh and Blanchard-Fields (2006) expound that more individuals in their post retirement years are working part-time jobs, primarily to supplement their income, but also to maintain adequate levels of activity. Many older adults also volunteer their time to many different organisations. Henrietta et al. (1992, cited in Kail and Cavanaugh 2000) state that individuals usually retire when they feel financially secure, considering projected income from socially security, pensions, and personal savings. Feeling that retirement is a choice rather than a requirement is associated with an earlier planned retirement age, as well as adjustment to retirement, according to Stern and Gray (1999, cited in Kail and Cavanaugh, 2000).

In this study, the old people interviewed are between the ages of sixty-five years and eighty-five years and are retired, as well as actively involved in activities that are beneficial to their well-being and community where they live.

Flanagan (1995) explains that retirement is often accompanied by a decline in psychological and physical well-being. Houghton et al. (2006) stipulates that the decline can be made worse if retirement is forced. Swan (1996, cited in Houghton, 2006), stated

that in one study of cardiovascular diseases, men who retired involuntarily were found to be more depressed, less healthy, and more well-adjusted than those who retired voluntarily. In this study, all the participants ought to have retired voluntarily, and the study will be able to confirm or deny the above assertion that those who are forced to retire are more vulnerable to health problems. Rubin (1998, cited in Houghton et al. 2006), explains that health problems occur more when husbands retire before their wives do. It is important in this study to determine whether the one who retires first may have an effect, and if so what kind, on their partner. Helgesen (1998, cited in Houghton, 2006) elaborates that men and women view and use their retirement time differently, noting that men tend to view retirement as time to wind down, whereas women see it as a time to try new things, to reinvent themselves. In this study the researcher will interview both retired men and women to discover whether there are discrepancies in the above narrative.

Flagnagan (1995) sums up the effects of retirement when he explains that retired people suffer loss of identity, sense of purpose, habitual daily routines and familiar surroundings because some retired people may move to new places. Retirement also leads to a loss or change in social circles, leads to a sense of mourning, uselessness and insecurity. The author goes on to explain that they lose self-image, take on new roles, lose income and status, and change from active, economically-productive members of society. All these points will be receiving scrutiny in this study. The aim of the study is to prove whether these allegations are true, or they are simply overstated.

According to Erikson's theory of personality development (cited in Louw and Louw, 1988), elderly people experience the last psycho-social crisis, namely ego integrity versus despair. He postulated that the elderly obtains a perspective on their lives, where, if they feel that they were successful, they regard their lives as meaningful and experience a sense of ego-integrity. However, if they regard their lives as a series of lost opportunities and unfulfilled goals, they view their lives as meaningless. This means that the quality of life of old retired people is affected by their achievements during the working days. Leonie (2000) shares the same view when he states that an important element of the crisis of integrity versus despair (Erikson, 1959,1980) can be seen in the acceptance of one's life for what it has been, and for what it will not be. The same authority goes on to state that this is also a period of review, as people reinterpret their life experience by continuing to

address the crisis of integrity versus despair, not only accepting one's own life, but seeing its place amongst all human lives across all of time. This shows that if there is proper planning during early and middle adulthood retired, people are bound to enjoy quality life during retirement. However, if proper planning was not done, coping with old age will be a daunting task. For this reason, by planning and living a healthy lifestyle, young people will be investing in quality life and proper well-being in old age. Linley and Joseph (2004) support this view when they state that the mission of positive aging is very clear, that is: to add more life to years, not just more years to life. If more time is spent preparing for old age and time after retirement, then the well-being of old retired people will be positive and satisfying. It is the responsibility of every individual from young adulthood to late adulthood to determine their destination when it comes to well-being and life satisfaction. Snyder and Lopez, (2007) point out that the body of research on successful aging is growing quickly and note that the findings suggest that people have more control over the quality of their lives during the aging process than we once believed.

2.4. Financial in/dependence

Financial dependence is loosely linked with poverty. Schaie and Wills (2000, cited in Louw and Louw, 2009) explain that people who are less financially dependent on others tend to experience a greater feeling of well-being than those who are dependent. When it comes to the issue of financial independence Louw and Louw (1988) explain that just as in other countries, South Africans are encouraged to provide for their old age through personal savings and contributing to pension funds. This, to a certain extent, shows that old, retired people are financially dependent, where mechanisms to reduce financial independence must be put in place ahead of time. Cavanaugh and Blanchard Fields (2006) state that for men, being in good health, having enough income and having retired voluntarily is associated with high satisfaction in early retirement, where having an internal sense of personal control is correlated with well-being over the long run. These authorities agree on one thing, that is, if old retired people have enough savings and investments accrued during working days, well-being is achieved. Commenting on adjustment after retirement Peck (1985, cited in Louw and Louw, 1998) say old people go through a stage called ego differentiation, versus work role preoccupation. This means that elderly people are obliged to adjust from an active work role to assuming other roles after retirement:

“The elderly therefore has to find personal satisfaction and feelings of self-worth beyond the work activities that had been so important to their self-concept” during the earlier life stages” (Louw and Louw, p. 612). Craig (1992) supports this view, noting that economic status is a major factor that affects retiree’s adjustment to a new way of life. He explains that with retirement, many people experience loss of rewards that work provided. In this study, the participants will share their financial status, and explain if it improves their well-being and life satisfaction, or it works against it.

2.5. Physical changes and health wellness

Old people are not only dependent in terms of finance, but they also have health problems. Santrock (2003) explains how chronic diseases become a major problem for old people. He explains that chronic diseases are rare in early adulthood, increases in middle adulthood, and become more common in late adulthood. However, this issue is debatable. Some researchers do not abide to this school of thought. The federal inter-agency forum on aging related statistics (cited in Brown and Shaft, 2011) in their research on old people and health, discovered that, although chronic disability among older persons in America declined since 1980 in both urban and rural America, older persons were still more likely than younger persons to suffer from a number of chronic health conditions. Another study carried out by Da Roit (2010) found that in the fifteen EU member states, 58,7% of the male population and 66,4% of the female population suffered health problems. From the above studies it can be concluded that old age tends to come with health problems for most people. However, Cavanaugh and Blanchard-Fields (2006) call this a stereotype, stating that there are no research findings that support the fact that health necessarily declines when people retire. He goes on to state that well-being increases for men during first years of retirement. Williams (1993, cited in Flagnagan, 1995) states that more changes may not be related to aging specifically but happen only in relation to specific conditions. The author report that, when healthy older subjects are tested, 50% show signs of previously undetected heart diseases. The remaining 50% are essentially no different from subjects in their 20s. However, some authorities argue that old age results in health decline. Bee and Mitchell (cited in Leonie, 2000) summarised the physical changes associated with aging in five words: smaller, slower, weaker, lesser, and fewer. The authorities further state that the gradual decline

that starts to become apparent in middle adulthood tends to become more pronounced after the age of about 60. The authorities further explain that for many people, it is not until their mid-seventies that physical and cognitive decline impinges significantly on their way of life. Despite the continued existence of significant individual differences, by the time people reached their mid-seventies they are likely to suffer from some degree of physical impairment.

2.6. Hearing impairment

Kail and Cavanaugh (2000) share the idea that health declines with age, where they note that a decline in hearing is among the best known sensory changes. There is a substantial loss in the ability to hear high-pitched tones, a condition called presbycusis. Hearing loss proceeds gradually. Hayes (1984, cited in Kasayira and Chipandamira, 2002) explains that it occurs especially with regard to high frequencies and speech. He explains that this might be a result of many factors, including damage to the cochlea, or blockage of the ear canal. In a number of instances, this may be associated with disease. Although this does not affect all old people, those affected are bound to suffer in their socialisation, where hearing loss may lead to social isolation and loneliness. This isolation and loneliness can be anticipated to have a negative impact on the well-being and life satisfaction of old people.

2.7. Physical performance

Ochs et al. (1995, cited in Kail and Cavanaugh, 2000), states that changes in balance make older people increasingly likely to fall. Kail and Cavanaugh (2000) support this view when they note that indeed, the fear of falling and getting injured is a real concern for many older adults and can affect their willingness to engage in certain types of activities. Gerdes (1989, cited in Kasayira and Chipandamira, 2002) supports this notion when he states that in old age, muscle tissue mass decreases and this comes with loss of muscle tone, flexibility, speed of movement, and strength. This decrease in the mass of muscles that make old people to be susceptible to both falls and fractures, as bones become fragile. In a study carried out by Miles (1931, cited in Kasayira and Chipandamira 2002) on how performance changes on simple tasks (mechanical tasks such as starting a clock, picking a pencil, putting it in a hole, then stopping the clock), Miles observed that the peak of performance was recorded at thirty years of age and thereafter, performance declined.

The study concluded that slow reaction time was found not to be a result of the fact that older workers are slower to move, but due to the fact that they were slower in deciding to move. It seems that older workers can work or perform but may be not as efficiently as before. In this study, the participants will be asked questions that will show whether their physical performance deteriorates with age, whether it remains the same, or actually increases.

2.8. Sleeping problems

Bootzin et al. (1996 cited in Kail and Cavanaugh, 2000) further explain the problems that old people face when they say that older adults have more trouble sleeping than do younger adults. They note that compared to younger adults, older adults report that it takes roughly twice as long to fall asleep on average night, and that they feel more negative effects following a night with little sleep.

2.9. Visual acuity

There is a widely held belief that visual perception occurs to most people that are above sixty years of age. The biological explanation is that visual perception occurs as a result of changes to the shape of the lens and cornea, pupil size, or a reduced number of neurons processing visual output. Difficulties with vision mean that old people may have difficulties in reading, recognising faces, recognising facial expressions, or seeing at night. Stulting (2008, cited in Louw and Louw 2009) weighs in this discussion to state that as one grows older and especially after the age of fifty, visual dysfunction becomes more common, and goes on to explain that as a result of the deterioration of vision, where eighty percent of fifty year old wear glasses, especially reading glasses. However, poor vision does not stop the victims from other leisure activities. In a study carried out by Heinemann et al. (1988, cited in Kasayira and Chipandamira, 2002) on visual impaired people between the ages of sixty-two years and ninety-seven years, poor vision was not associated with decline in leisure activities such as gardening, writing, sewing, and cooking.

2.10. Smell and taste

This study intends to find out from the participants if aging has an effect on smell and taste amongst other forms of sensory deprivation, and the effect that this will have on their well-being and life satisfaction. Kasayira and Chipandamira (2002) explains that it seems

the loss of olfactory ability is often experienced in old age. For instance, early in Parkinson's disease, the ability to detect and identify odors declines, as for viral and bacterial infections. These conditions may change nasal tissue in such a way that less air reaches them. The same authorities go on to explain that decreases in gustatory sensitivity (taste) are small, and it has been found that the olfactory sense may play a part. The explanation goes on to state that the consequences of deterioration in these senses reduce enjoyment of eating and lessen food intake and nutritional deficiencies. Whitbourne (1999, cited in Kail and Cavanaugh, 2000) elaborates that the sense of taste remains largely intact in older adults, as does touch, temperature, and pain sensitivity. In contrast to the above, Nordin et al. (2007, cited in Louw and Louw, 2009) have found it to be well-documented that the sense of taste typically becomes less sensitive with age. They go on to explain that this usually becomes noticeable after approximately age of fifty years of age, and is especially true of spices, salts, and sugars. In this study, participants will be elicited on this aspect so as to augment the available literature.

2.11. Touch and pain

It is still unclear as to whether old age and retirement have an effect on touch and pain, but the common belief is that old people still feel the pain. Perlmutter and Hall (1992, cited in Kasayira and Chipandamira, 2002) mention that not much is known about the effects of aging on touch and pain called the somesthetic senses. They go on to explain that many factors affect the perception of pain, including ethnic background, belief, prior experience, attention and personality. In this study, participants will be given the opportunity to share whether touch and pain have an effect on old age and explain whether this contributes to their well-being and life satisfaction after retirement. Many of the physical changes are barely noticeable in middle age, becoming marked in old age. According to Bromley (1990, cited in Kasayira and Chipandamira, 2002) there is much variability regarding how aging affects individuals. While some old people may be frail and slow, some walk straight and exhibit considerable resilience. Generally, those with best initial functions tend to experience less decline.

2.12. Social networks - Friendship and Loneliness

2.12.1. Disengagement theory

The other issue that may affect the quality of old retired people is the social aspect. Some research carried out alludes to the fact that old retired people lose their social contacts and hence are lonely, while some of the literature contradicts this finding. Carstensen (1997, cited in Houghton 2006) explains that in old age, people interact with others less frequently, but enjoy their interactions more. The same authorities go on to explain that old people find relationships more satisfying, supportive, and fulfilling than they did earlier in life, and as they sense that time is running out they value positive interactions and become more selective about their social partners. Brown and Shaft (2011) support this argument where they state that one of the significant challenges facing older people, regardless of where they live, is to maintain supportive networks of social relationships. Another author who supports this view is Leonie (2000), who propounds that social networks become smaller as friends and peers become sick or disabled, move into sheltered accommodation, or die. The same authority goes on to discuss disengagement theory, as propounded by Cumming & Henry (1961), which rests on two strands of data, one relating to changes in people's 'personality' as they age, and the other to people's interaction with their environment. In a study that was carried out in Kansas City by the University of Chicago in the mid-1950s, using more than 700 subjects, the researchers observed increasing interiority with age. This means that as people aged they seemed to lose interest in the outside world and become more preoccupied with themselves. The second key finding prompting the development of disengagement was that by their mid-sixties, the number of roles people occupied decreased drastically, where Cumming and Henry (1961, cited in Leonie (2000) conclude that in old age a gradual process of disengagement occurs, and that this disengagement is universal, normal and natural, viz. the 'right way' to age. It is inevitable that old people will withdraw from each other and from the environment to which they are accustomed. Old people who are retired move away from the places of their previous work environment, and they also lose the day-to-day interaction that they shared with their workmates Butler and Lewis, (1986, cited in Kasayira and Chipandamira, 2002) notes that this is often initiated by events such as retirement, partly due to a reduced income. They go on to explain that this withdrawal is

characterised by the psychological well-being of the older person. This disengagement model makes it clear that this withdrawal does not promote the well-being and life satisfaction of older people, because it appears they have lost something to which they had been attached to for a longer part of their life. However, not all older people were disengaged, where Hochschild(1975, 1976 cited in Leonie, 2000 :26) states that “ 22% of those between the ages of 70 and 74 had a large number of roles, over one third had daily interactions with others, and nearly one fifth had a large life space” This would seem to indicate that old people still want to be active in the communities in which they live.

2.12.2. Activity theory

Maddox (1968, cited in Houghton et al.2006) proposed the activity theory, which stands in sharp contrast to disengagement theory. This theory is based on the assumption old people prefer to remain active, even after retiring from active work. Older people who are active are likely to cope better at this stage of life than those who physically withdraw. In other words, those with more satisfactory activities or alternative roles in old age are happier. Maximum life satisfaction in old age is achieved when people are able to maintain into old age the activity patterns and values that typify the middle years. The activity theory advocates that if relationships, activities, or roles of middle age are lost, activity theory advocates that they must be replaced with new ones. Leonie (2000) notes that whilst alternative roles may be forged within the community, late adulthood is, in general, a time both of fewer social roles and of fewer obligations within the roles that do remain. Though old people who are retired may still have responsibilities, the intensity of the responsibilities decreases. Cavanaugh and Blanchard-Fields (2006) claim that this issue of disengagement and decline in social roles is a stereotype. They explain that the second stereotype is that retirement dramatically reduces the number and quality of personal friendships. To align these two extreme models, Havinghurst, Neugarten and Tobin (1968, cited in Cavanaugh and Blanchard-Fields, 2006) devised the disengagement and activity theory.

2.12.3. Disengagement and activity theory

Havinghurst, Neugarten and Tobin (1968, cited in Cavanaugh and Blanchard-Fields, 2006), found that a desire to remain active and a desire to withdraw from social commitments seemed to operate simultaneously. While some old people need to be

active to be happy, some are happy to be disengaged, and hence there exists need to come up with a compromising theory that will cater for individual differences even in old age. This explains that while the majority of old people may face disengagement, there is also a large number that keep on engaging in the communities and societies in which they live. This is another contradiction that the researcher will explore with participants in this study.

2.13. Social networks: Social support

It is important that old people, especially retirees, get quality support for proper well-being and life satisfaction to be achieved. In order to promote successful aging, it is important that old, retired people keep and even strengthen their friendship relationships and in addition, society has an equally important task not only to accept the elderly as full and equal members of society, but also to supply the necessary support (Louw and Louw, 2009). Snyder and Lopez (2007) identify two kinds of support that are important for successful aging, namely socio-emotional support (liking and loving), and instrumental support (assistance when someone is in need). One of the studies that shows a correlation between social support and quality aging is the MacArthur Foundation Study of aging, done from 1988 to 1996 by John Rowe studying a sample of healthy adult volunteers between the ages of 70 and 79, who were selected from a pool of 4030 potential participants. Gurung et al. (2003, cited in Snyder and Lopez, 2007) highlighted the effect of social support on old people who are retirees on gender. They observed that man received emotional support primarily from their spouses, whereas women drew more heavily on their friends and relatives and children for support. The conclusion showed that respondents with more social ties showed less decline in functioning over time. The aim of this study is to check on the support systems that are available to old people who are retirees, as well as to find out if the support system improves the quality of life or it is a myth that resides in people's minds.

2.14. Wisdom

Waite and Stevenson (2011, p. 1656) define wise as "having or showing experience, knowledge and good judgment" and wisdom as defined by "the quality of being wise", that is, the body of knowledge and experience that develops within a specified society or period. Smith and Baltes (1990, cited in Houghton et al. 2006), explain that psychologists

define wisdom as expert knowledge in the fundamental, practical aspects of life, permitting exceptional insights and judgment involving complex and uncertain matters of the human condition. The common belief that is held in most societies is that age brings with it wisdom. In this study, the researcher will examine the previous works that were engaged on age in relation to wisdom. Chipandambira and Kasayira, (2002) state wisdom to be one of the desirable characteristics that increase with age. They go on to explain this to be an aspect of cognition that traditionally comes with aging. They state that most psychologist have neglected it because it is difficult to tie to observable behaviour. Baltes et al. (1995, cited in Houghton et al., 2006), argue that old age does not guarantee wisdom, but it is combined with experiences conducive to accumulation and refinement of wisdom-related knowledge, where growing old can be associated with high levels of wisdom. Perlmutter and Hall (1992) cited in Kasayira and Chipandamira (2002) discuss some of the different views of wisdom, as determined by certain criteria. Some researchers have given adults dilemmas to solve as a way of assessing wisdom. The above authorities propose that wisdom is determined by such factors as exceptional understanding, exceptional judgement and communication skills, general competence (intelligence) and interpersonal city.

Jordan and Sternberg (2005) have devised three models of wisdom and aging. The first, and perhaps the most optimistic, is that wisdom continues to increase across the life span. This model, which the authorities termed the positive model, predicts a direct positive relationship between wisdom and age, where adding years to one's life also means adding wisdom; however, unfortunately there is no empirical evidence to support this model. Meacham (1990, cited in Jordan and Sternberg, 2005) proposed the second model, which is termed the decline model, which is more pessimistic in its prediction for wisdom and aging. It proposes that beginning in young adulthood, the amount of wisdom one possess decreases as one increases in adult age. This model posits that those few individuals who do possess wisdom are those who were able to maintain the wisdom that they began with in young adulthood. This model also has no empirical support. The third and final model, which Baltes and Smith (1990, cited in Jordan and Sternberg, 2005) have termed wisdom-related knowledge, behaves as a manner of crystallised intelligence, maintaining itself from early adulthood into old age. It predicts that older adults are equally

as likely as young adults to be among the greatest possessors of wisdom, but that wisdom does not systematically increase over the life span. This model predicts no correlation between wisdom and old age. It stipulates, rather, that old age does not bring wisdom, nor does it rob one of wisdom. Using the above three models and other information on wisdom, the researcher will probe the participants about their role in dispensing social wisdom, along with their views on the relationship between age and wisdom.

2.15. Cognitive change

Some people assume that intellectual capacities declines with age. Chipandambira and Kasayira (2002) explain that in considering intellectual functioning in the aged, it is important to consider the particular stage within the period of old age. They state that performance of a sixty-year-old and that of eighty-year old differ. Secondly, it is necessary to consider measures used to base statements of intellectual functioning. Not all tests are suitable for use with different populations. Slow reaction time, a characteristic of most aged people, may render a timed IQ test invalid for use with the aged. The authors also mention that decline in intellectual function may be a result of pathology such Alzheimer's disease. Kail and Cavanaugh (2000) explain that when it comes to memory tasks requiring free call, older adults almost always do worse than younger adults. Talland (1968, cited in Flagnagan, 1995) supports this view, stating that subjects aged 77 to 89 remembered less than half the number of items that a 20- to 25-year-old age group can recall on a short-term memory task, and also forget more in the initial 90 seconds after presentation of a three-letter word. Horn and Donaldson (1980), cited in Flagnagan (1995) suggest that the consistency of crystallised intelligence is due to cumulative effects of experience. Houghton (2000) meanwhile explains that it is not until adulthood, after the age of sixty-five or so, that intellectual abilities noticeably decline.

2.16. Learning

Waite and Stevenson (2011, p. 810) define learning "as knowledge and skills acquired through experience or study or by being taught". Most people believe that old people who are retired are not as efficient as young people in novel learning. Chipandambira and Kasayira (2002) explain that age does not seem to destroy the ability to learn. They give examples of old people who returned to formal education at a later stage and managed to do well, with some graduating with doctorates at the age of seventy years and above.

They elaborate that knowledge that learning has occurred is inferred from observations of change in behaviour. A number of studies have been done to investigate the capacity of older people to learn. They made the following observations:

- a) Classical conditioning: appears to take longer to establish and some researchers believe that age differences are due to cell loss within the cerebellum.
- b) Operant Conditioning: when a person's actions result in the positive consequences it appears to be equally effective at an age.
- c) Skills learning: older adults can learn cognitive skills even if their skills have deteriorated. Differences seem to be in the speed of execution.

Belbin and Belbin (1972, cited in Jordan and Sternberg ,2005), have been engaged in long-term research into problems of older workers. They have reported that older people learn new tasks less well, but that this may not be due to their inability, but to the unsuitability of the training methods. They go on to state that older workers have difficulty translating verbal instructions into action, understanding long, complex instructions, and unlearning incorrect habits. Therefore, they suggest that instructions ought to match the learner. For this reason, the authorities' argument is that the method of imparting knowledge to old retired people ought to be different to those used for their younger counterparts. In this study, old retired people will be asked to share their views on way in which they perceive their learning of new content.

2.17. Memory

People hold their own beliefs pertaining to memory, as for intelligence, wisdom and learning. It is important to note that some factors such as diseases and injury may have an effect on the efficiency of someone's memory. Holding all other factors constant and looking at old age and retirement only, Perlmutter and Hall (1992, cited in Kail and Cavanaugh, 2002) discovered that the aged seemed to remember less of recent events, and also to judge their memory to be poorer than that of other groups. Hayes (1984, cited Kasayira and Chipandamira, 2002) found that most old, retired people have problems with short-term memory. Kail and Cavanaugh (2000) state that on memory tasks requiring free recall, older adults almost always do worse than younger adults. They mention that the difference is less on recognition memory tasks, and some real-world memory tasks.

2.18. Religion and spirituality

Louw and Louw (2014) explain that religion is basically a human institution built upon the belief in a God or several gods. The same authorities go on to explain that spirituality is a much broader term than religion and is often defined as 'the search for the sacred'. It is human for people to believe in a certain religion, and that each religion finds its basis in truth. Louw and Louw (2014) explain that religion is often characterised by strong tradition, teaching and loyalty to the institution. It also offers structures to provide people with moral guidelines and a set of guidelines to live by. This means that people rely for their sense of purpose on their faith in a given religion. Hoffman (2012, cited in Louw and Louw, 2014), state that most research studies indicate that religion and spirituality tend to have a small, but consistent positive influence on people, going on to provide some of the advantages of religion and spirituality as follows:

- religion and spirituality are associated with positive mental health and well-being according to Dierendonck, (2012, cited in Louw and Louw, 2014);
- for Gunnestad and Twala (2011, cited in Louw and Louw, 2014) religion and spirituality can serve as an important shield or 'security blanket', promoting resilience and coping strategies to handle the stress of everyday life;
- religion provides people with important social networks that individuals and families can turn to for emotional and material support and assistance; and
- religion has been shown to enhance family relations, as it tends improve family relations.

Some authors state that people in their old age find solace in religion. McFadden (1996, cited in Kail and Cavanaugh, 2000) state that according to research, older adults use their religious faith more than anything else, including family and friends. The same author points out that even when under high levels of stress, people like Buddhist monks who rely on spiritual support report personal well-being. Krause (1995, cited in Kail and Cavanaugh, 2000) report that feelings of self-worth are lowest in older adults who have very little religious commitment. Of these, the most frequently used were placing trust in God, praying, and getting strength and help from God. Levin, Taylor and Chatters (1994, cited in Kail and Cavanaugh, 2000) argue that a reliance on religion in times of stress appears to be especially the case for many African Americans, who as a group are

intensely involved in religious activities. Within the African American community, religion is especially important to many women.

2.19. Political activities and community ties

Another social aspect that retired old people take part in as part of social engagement to satisfy their lives and improve their well-being is political activity. Binstock and Day (1996, cited in Kail and Cavanaugh, 2000) explain that by most measures, adults over the age of 65 are the most politically active of all age groups. The authorities explain that they write more letters to elected representatives, belong to more organisations that lobby on their behalf, are better informed about local and national issues, and most importantly, vote at a higher rate than any other age group. Neugarten (1977, cited in Houghton et al., 2000) stipulate that even when they are sixty-five to seventy-five, most people think of themselves as middle-aged, and not old. They are influential in both political and social terms. Cavanaugh and Blanche-Fields (2006) explain that throughout adulthood, most people become and remain connected with their communities. Thus, an important consideration is as to whether the social environment aids retirees' ability to continue old ties and form new ones. A common way for retired adults to maintain community ties is by volunteering. Older adults report that they volunteer to help themselves deal with life transitions, provide services to others, to maintain social interaction, as well as and to learn more about the world. In particular, current research indicates that volunteers experience greater increases in psychological well-being.

2.20. Maintaining marital relationships

Retirement and old age is a time where spouses need each other more, while for some, it is a time where old people are separated by situations such as the need to stay with their children, who stay in different places. This is more common in African cultures. Moen et al. (2001, cited in Cavanaugh and Blanche-Fields, 2006) explain that ideally, marital partners provide mutual support during the transition to retirement. Pearson (1996, cited in Blanchard-Field and Cavanaugh, 2006) state that retirement undoubtedly has profound effects on intimate relationships such as marriage. It often disrupts long-established patterns of family interaction, forcing both partners and others living in the house to adjust. Daily routines of couples may require rearrangement, which may be stressful. In instances where spouses own their own property or properties, retirement of one spouse

or both means there is greater contact between the couple. They have the responsibility of taking care of one another during times of need. Chipandamira and Kasayira in (2002) explain that many believe that, with old age, problems with sexual activity inevitably arise. They note studies that reveal that although there is a decline in sexual activity, it does not cease. They go on to explain problems that result from disease, drug reactions, or absence of a partner, for instance when a spouse passes on. This means that old retired people still enjoy their sexual life.

2.21. Divorce and widowhood

Divorce is another aspect of life that may bring challenges to old, retired people. Segraves (1985, cited in Flagnagan, 1995) points out that since marriage serves a health function, divorce will lead to ill health, even when the stresses involved in remaining married are excluded. CLU low (1990, cited in Flagnagan 1995) argues that divorce is similar to death, both for the couple and their children, involving sorrow, grief and anger, while Louw and Louw (2009) reveal that the probability of divorce seems to be higher for those who marry young. They further state that people who have lived together before marriage and people who have parents who divorced are more likely to divorce. Louw and Louw (2009) states that marriage is not only dissolved by divorce, but also by the death of a partner. According to a 2001 census (Statistics South Africa, 2005), widowhood is highest among black South Africans, and lowest among whites. In all populations, more women are widowed than men. Old, retired people are mostly likely to lose their partners due to natural death because of advanced age. Chipandamira and Kasayira (2002) explain that when a spouse passes away, it is the beginning of a chain of stressful events. Butler and Lewis (1986, cited in Kasayira and Chipandamira, 2002), lists tasks that need to be performed on the death of a spouse. The main tasks are as follows:

- going through the mourning process;
- deciding where to live;
- disposing of family and home possessions; and
- disposing of spouse's personal effects.

The loss of a partner can bring about significant disturbances for the remaining partner. These can be emotional, psychological, social, or psychosomatic. In this study,

participants who have lost their loved ones will share their experiences, along with the ways in which they are coping.

2.22. Remarriage

It is very common for people to remarry after having gone through the mourning process created by divorce or even death of a partner. Louw and Louw (2009) state that although divorce is a traumatic event, many people form new relationships and are willing to try marriage for a second or even third time. Remarriage is particularly probable if the divorced person is still relatively young, partly because of the availability of potential partners. In this study, the researcher will give participants a platform to share their life stories, making it necessary to elicit the participants in this study with regards to whether they once divorced and remarried.

2.23. Facing death

Authorities also had something to say about the way old people view death and dying, and how this affect their well-being and life satisfaction. Houghton et al. (2006) points out that the awareness of impending death brings about the last psychological crisis, according to Erikson's theory, in which people evaluate their lives and accomplishments and affirm them as meaningful (leading to a feeling of integrity), or meaningless (leading to a feeling of despair), respectively. They go on to elaborate that old people at this stage tend to become more philosophical and reflective. As old people who are retired, there comes a time where they accept that they are mortal beings and they start preparing for imminent arrival of death. Kubler-Ross (1969 cited in Chipandamira and Kasayira, 2002) state that facing the nearness of one's death may trigger feelings similar to those of terminally ill patients, such as:

- denial-denying the reality of death;
- anger: why me?
- bargain-hope that death will be postponed;
- depression-reaction to anticipated loss of life; and
- acceptance-coming to terms with death.

The authorities explain that facing the nearness of one's death and the reactions and feelings that come with the situation can produce stress. In this study, participants will share their views on their preparedness to face death.

2.24. Stereotypes and myths about the aged

Waite and Stevenson (2011, p. 1416) define a stereotype as “an image or idea of a particular type of a person or thing that has become fixed through being widely held” and the same authorities define myth as “a widely held but false belief” (p. 947). As human beings get old and retire from work, there are stereotypes and myths that are attached to them. Perlmutter and Hall (1992, cited in Kail and Cavanaugh, 2002) explain that ageism develops when people apply the stereotype of aging to the elderly, seeing them all as unattractive, incompetent, feeble, sexless, and senile. The authors explain that these stereotypes are increased by the elderly themselves, when they hold the self-perception that they are unable to learn new things and that many options are closed to them.

In one study by Schmidt and Boland (1986, cited in Kasayira and Chipandamira, 2002) done on university students, the authorities concluded that students were found to harbor about a dozen stereotypes, some of them positive. Examples of positive stereotypes are the aged are sometimes viewed as ‘intelligent,’ ‘interesting,’ ‘loving,’ and ‘knowing a great deal’.

Gerdes (1989, cited in Kasayira and Chipandamira 2002, p.62) lists some commonly held myths about old retired people as:

- a) in advanced age, decline is inevitable;
- b) the aging person is unable to learn new tasks and new ways of problem-solving;
- c) brain damage is inevitable and accounts for all mental disturbances in older people;
- d) old people are inevitably unproductive;
- e) sexual needs are absent in old age;
- f) old people are disregarded by their families;
- g) there is a developmental reversal or return to childhood in old age;
- h) it is ‘natural’ for older people to be segregated from other age groups; and
- i) old people cannot change.

A positive myth is that old age is a period of tranquility and serenity, as if life’s battles had drawn to a close.

2.25. Conclusion

In this chapter several authors were cited for the views and evidence regarding old retired people and how their well-being and life satisfaction is either enhanced or negatively

affected by their financial status, physical changes, and health wellness; such as hearing, physical performance, visual acuity, smell, and taste. This covered the effect of social networks, cognition, learning, memory, wisdom, religion, and political activities on old people who are retired.

CHAPTER 3

EPISTEMOLOGY

3.1. Introduction

In this chapter, epistemology as a concept will receive attention, along with the narrative of modernism as an epistemological stance. Thereafter, to place modernism to postmodernism into context of one another, the principles of “general systems theory”, “second-order cybernetics”, and “third-order cybernetics” will be discussed. Thereafter, postmodernism will be discussed, followed by the discussion of “constructivism” and “social constructionism” as theoretical stances. Lastly, the application of social constructionism to the study will be highlighted.

Waite and Stevenson (2011:481) define epistemology as the theory of knowledge, especially with regard to its method, validity, and scope. On the same note, Viljoen, Moore and Meyer (2008:503) define this as particular way of thinking, which determines how we know and understand the world around us. Terre Blanche, Durrheim and Painter, (2010) meanwhile weigh in by stating that epistemology specifies the nature of the relationship between the researcher (knower) and what can be known. The same authorities go on to explain that epistemology refers to the grounds of knowledge, that is, how things can be known, or the rules or premises by which it is accepted that knowledge is generated. Bryman (2010) sums this up by noting epistemology as a theory of knowledge. He explains that in his book, epistemology is employed to refer to a stance on what ought to pass as acceptable knowledge. In this study, epistemology will be the framework that will guide the relationship between the researcher and the knowledge and methods of acquiring this knowledge and its validity and reliability, since the knowledge that the researcher will share with the readers must be valid and reliable. In this context, old people who were gainfully employed, but who have retired voluntarily, will be afforded the chance to share their experiences after retirement, comparing it to the time when they were gainfully employed. These people ought to be between the ages of sixty years and ninety years old. The method to be followed is ethical, so that the results will be valid and reliable. Social constructionism is the framework under which this study is to be carried out. To set the ball rolling, postmodernism and social constructionism will be discussed to pave way for the narrative that the study will follow.

3.2. Modernistic epistemology

Newtonian epistemology dominated scientific thinking until the end of the nineteenth century. Viljoen, Moore and Meyer (2008) state that like any other epistemology, Newtonian thinking is also based on a particular ontology or set of views on what exists and what humans can therefore know. Newtonian epistemology, following the same path as philosopher Aristotle, held an ontological view according to which there is an objective reality that can be discovered where the world is understandable, controllable, and predictable as a result. Such a view assumes that reality can be studied through objective observation, and that “the truth” can be discovered. Accordingly, Newtonian thinking rests on the following three basic assumptions, namely, reductionism, linear causality and neutral objectivity.

Viljoen et al (2008:469) explain reductionism or atomism as follows:

- a) a theoretical framework according to which a phenomena or objects can be reduced to their most basic elements as a means of understanding the whole phenomena or object. In support of this, Becvar and Becvar (2009), postulate that we can reduce the consequences of reality which are out there, into their smallest possible components, then we can uncover the laws according to which the world operates. They explain that we understand them to be deterministic and to operate according to law-like principles, the discovery of which will reveal absolute truths about reality. We as individuals are seen as reacting to and/or being determined by our reality rather than creating it.

According to reductionism, the life satisfaction and well-being of retired old people can be divided into various situations, such as gender of the participant, race, financial independence/dependence, social networks, religion, cognitive capacities, and many others. After dissection and identification of these smaller aspects, it is believed researchers can conclude that particular situations, for example, race, will lead to either life satisfaction and well-being, or dissatisfaction and loss of well-being. This reduces people to ‘robots’, which are programmed, and whose operation or behaviour can be determined. This therefore cannot apply to old retired people because they are human beings with feelings and behaviours that are not deterministic, but which changes in line

with the prevalent context and situation. Also, it is important to note that factors affecting old people, who are retired cannot be dealt with selectively, but collectively.

- b) Linear Causality - according to which it is accepted that the elements are bound to one another by cause and effect. Becvar and Becvar (2009) state that this assumption is premised on the view that reality is considered to be separate from us, that is, to exist outside our minds. Thus, meaning comes from external experience and we are recipients: we recognise order rather than create it. These authorities go on to give example that people have been taught to interpret in a linear manner of cause/effect, and that any problem is solvable if people find the answer to the question 'why?' From this perspective, event A causes event B in a linear (unidirectional) fashion, and we therefore hold A responsible for B, or blame A for causing B.

For example, the researchers who investigate the relationship between old retired people and life satisfaction, would like to find the cause of a situation and the effects that results from that cause. A researcher may conclude that old people that are retired are experiencing life dissatisfaction because they are suffering from attachment anxiety or loss of social networks, leading to life dissatisfaction, demonstrating linear cause-and-effect thinking. This will mean that people who observe this scenario and those that are involved are recipients of reality that is created outside of themselves.

By way of contrast here, old retired people who are retired and are between the ages of sixty years and ninety years will be given the opportunity to share their views and feelings. This means they would be creating their order, and not recognising order which is imposed on them by societies they live in. For example, researchers will stand from a distant and judge old retired people basing on the assumptions or observation, without affording the affected population the platform to share their story. This stance is prejudicial and judgmental, and not appropriate to thinking and feeling souls.

Neutral objectivity - according to which the truth can only be discovered if phenomena or objects are observed in an objective way and are not influenced by the observer Fourie, 1991; Schwartzman, (1984, cited in Becvar and Becvar,2009) This implies that the observer stands separate from that which is being observed or researched and does not exercise any influence over it whatsoever Becvar and Becvar (2009), In essence, this

modernistic belief holds that a “single, stable and knowable reality does exist. This ‘reality’ and theories about this reality are seen as either black or white, right or wrong explanations” of the world Becvar and Becvar (2009, p.4). The mind is believed to exist independently from this reality, which allows the observer to observe reality without influencing it (either through his or her own values or perceptions) during the act of observing it (Becvar and Becvar, 2009). For example, the researcher/therapist is believed to have an objective view about a particular person’s situation and/or behaviour, objectively attained norms and ascribing terms, such as ‘dissatisfied’, ‘financially independent’, or ‘lacking physical wellness’.

These assumptions may be suitable in the physical sciences, where experiments and observations are done on objects without the intervention of personal emotion, but when it comes to human beings who think and have feelings, the same research expectations cannot be upheld. Becvar and Becvar (2009) sum this up when they say these particular assumptions have fairly exclusively served researchers in the so-called hard sciences. Human beings are thinking animals operating with emotion, and they are unique, and deal and react to similar situations differently, hence it is important to afford each and every one of them the platform to share his or her story. Hence, in this study, old people who have retired from fulltime work are bound to react to situations differently, so it is important that they have a platform to share their experiences. This will enable the audience to understand the plight of old people who are retired and are between the ages of sixty years and ninety years. It is important to note that the respondents will be from different socio-economic backgrounds and varied in terms of gender and races and also ethnic groups. For this reason, it is important that researchers move to another epistemology that is not too simple.

3.3. The move away from modernism

From the discussion on the assumptions promoted by modernism, it is evident that there are several shortcomings, and hence there is need to move to another epistemological stance of the postmodernism. For a smooth transition from modernism to postmodernism, the discussion of systems theory is necessary.

Three ways of systems theory will be discussed to enhance this transition, these are, ‘general systems theory’ or ‘simple cybernetics’, ‘second-order cybernetics’ or

'cybernetics of cybernetics' and 'third-order cybernetics'. These movements mark the shift away from the modern epistemology towards the postmodern epistemology in the field of psychology. The major difference among these systems theories has to do with the position of the observer.

3.4. Definition of the systemic/cybernetic perspective

Becvar and Becvar (2009) define systems theory/cybernetics as a theory of theories, or a meta-theory. They explain that it is descriptive only and suggests that we suspend judgements about what is good and bad, right or wrong. We are urged to consider goodness and badness relative to context. The question of utility, or appropriateness, is at stake, where neither of which can be determined out of context. Boulding (1968, cited in Becvar and Becvar, 2009), provides another way to describe systemic/cybernetic perspective as a "skeleton of science", whose bones may be fleshed out by whatever discipline one chooses. Further explanations go on to explain that system theory is not pragmatic, that is, it can tell us where to focus our attention if we wish to understand events or make changes, it cannot tell us what to do to make those changes. Viljoen et al. (2008:503) explain cybernetics by noting that it has to do with the basic principles underlying the control, regulation, and the exchange and processing of information.

3.5. Simple cybernetics or first-order cybernetics

Viljoen et al. (2008) explains that although first-order cybernetics emphasises the observation of patterns, and different ways in which events, experiences or phenomena are organised, the assumption is that the observer can take up a position outside the observed system. Johnson (1993, cited in Viljoen et al. 2008), refers to first-order cybernetics as the cybernetics of observed systems. In the same way, Becvar and Becvar (2009) note that on the level of simple cybernetics, we place ourselves outside the system as observers of what is going on inside the system. We use the metaphor of the black box to describe a system whose operation we attempt to understand by observing what goes inside into and comes out of it. We do not see ourselves as either part of the system or concerned with why it does what it does. Our focus is on describing what is happening. We therefore ask such question as: who are the members of the system; what are the characteristic patterns of interaction in the system; what rules and roles form the boundaries of the system and distinguish it as a separate from other system; and we

attempt to define the openness and closeness of these boundaries; that is, how freely information is able to be transmitted into and out of the system. We look at the balance between stability and change. The authorities go on to state that all our questions are asked from a framework that understands reality as operating according to the principles of recursiveness and feedback/self-correction, as the two basic elements of a cybernetic system Keeney (1983, cited in Becvar and Becvar, 2009).

3.6. Recursion

Becvar and Becvar, (2009) highlights that dealing first with the issue of recursive organisation, we are viewing the world from a systematic/cybernetic perspective, we do not ask the question 'why'? We are not interested in the cause of a particular behaviour or situation consistent with the context of mutual interaction and mutual influence. Rather than examining individuals and elements in isolation, we examine their relationships, and how each interacts with and influences the other. We see the behavior of A as a logical complement to the behavior of B, just as B's behaviour is a logical complement to the behavior of A. Thus, for example, a sadist requires a masochist, just as a masochist requires a sadist, if each is to perform their role. Similarly, although dominance may look more powerful than submission, one cannot dominate another unless the other agrees, however implicitly, to submit; one cannot be submissive without the cooperation, conscious or not of the other who dominates. Thus, from a systemic/cybernetic perspective, meaning is derived from the relation between individuals and elements as each define the other. Causality thereby becomes a reciprocal concept, to be found only in interface between individuals and between systems as these mutually influence each other. Responsibilities or power exists only as a bilateral process, with each individual and element participating in the creation of a particular behavioral reality. As Bateson (1970, cited in Becvar and Becvar, 2009) has stated, "any complex person or agency that influences a complex interactive system thereby becomes a part of a system, and no part can ever control the whole" (p. 362). Each of us, therefore, shares in the destiny of the other, and as Bronowski (1978, cited in Becvar and Becvar, 2009) sees it, we understand ourselves to be members of a constantly conjoined universe. Given this recursivity, we see every system influencing and being influenced by every other system, and every individual influencing and being influenced by every other individual. Indeed, one

advantage of cybernetics/system theory is its ability to increase our awareness of this range of levels, where one frustration of systems/cybernetics is this same awareness. Recognition of the whole requires an acknowledgment of the degree to which we are but a small part of it.

3.7. Feedback

Turning to the second important criterion of cybernetics systems, let us consider feedback, or the aspect of recursion, involving self-correction. Feedback refers to the process whereby information about past behaviours is fed back into the system in a circular manner. Indeed, feedback as a form of behaviour and thus socially all-pervasive, for “we know nothing of our own behaviour but the feedback effects our own inputs” Powers, (1973 cited in Becvar and Becvar, 2009, p.67) at the level of simple cybernetics, we may talk about both positive and negative feedback. However, it is important to remember that these concepts do not connote value judgements. Rather, they refer to the impact of the behaviour on the system and the response of the system to the behaviour. Thus, positive feedback acknowledges that a change has occurred and has been accepted by the system, and negative feedback indicates that the status quo is being maintained. What is more, both feedback processes may refer to something that is good and/or something that is bad. The goodness or badness of a feedback process can be evaluated only relative to context. As noted, feedback processes are self-corrective mechanisms, where they indicate variation and fluctuations that serve to increase the probability of the survival of the system. However, both the change and stability are necessary aspects of the processes of any system’s survival. Positive feedback is said to be an error-activated process, in as much as it describes a process whereby information about deviation from a previously established norm is fed back into the system and is responded to in a manner such that the difference is accepted. Thus, system maintenance behaviour occurs in response to change. Indeed, the occurrence of a new behaviour in a system suggests that change may be necessary in order for the system to remain stable in a functional way. On the other hand, negative feedback processes indicate that fluctuations or disturbances are being opposed, and a particular level of stability is being maintained. Information about this stability is being fed back into the system, receiving response accordingly.

3.8. Morphostasis/morphogenesis

A system's ability to remain stable in the context of changes and to change in the context of stability are defined by the concepts known as morphostasis and morphogenesis. Morphostasis is the tendency of a system toward the stability, a state of equilibrium. Morphogenesis refers to the system-enhancing behaviour that allows for growth, creativity, innovation, and change, all of which are characteristic of functional systems. In a well-functioning system, both morphogenesis and morphostasis are necessary. They cannot be separated, as they represent two sides of the same coin. That is, "cybernetics proposes that change cannot be found without a roof of stability over its head. Similarly, stability will always be rooted to underlying processes of change" Keeney (1983, cited in Becvar and Becvar, 2009, p.69). Further, whereas either extreme of the morphogenesis/morphostasis continuum probably would be dysfunctional, in a well-functioning system, an appropriate balance will be maintained between the two. The rules of the system will allow for a change in the rules of the system when such changes are in order.

3.9. Rules and boundaries

Becvar and Becvar (2009) explain that the rules according to which a system operates are comprised of the characteristic relationship patterns within the system. These rules express the values of the system, as well as the roles appropriate to various behaviours within it. Becvar and Becvar (2009) highlights that a system's rules are what distinguish it from other systems, and therefore rules may be the boundaries of a system. However, such rules, or boundaries, are not visible, but must be inferred from the repeated patterns of behaviour of a system. A system exists only in the eye of a beholder. In other words, a system exists only as I, the observer, choose to define it as a system, that is, only as we infer rules and patterns of relationship within a system that define it as such and form its boundary. The rules of a system are implicit for the most part, existing outside the conscious awareness of the members of the system. The concept of a boundary also implies the notion of a hierarchy of a system, or Holon, Anderson and Carter (1990, cited in Becvar and Becvar, 2009) exists as part of a larger system or supra system, and has smaller subsystems for which it is supra system. The concept of a boundary connotes the separateness of a smaller system from a larger system, nonetheless belonging to that

supra system. Thus, a family is both a system, and is also a part of a system. A system's boundary, its rules acts as a gatekeeper for the flow of information into and out of the system. Thus, maintenance of a family's identity involves a process by which the boundary as a buffer for information from outside the system, screening it for compatibility with the family's value system.

3.10. Openness and closedness of the system

Becvar and Becvar (2009) notes that the extent to which a system screens out or permits the input of new information is what we refer to as the openness or closedness of that system. All living systems are open to some extent, so openness and closedness are a matter of degree. An appropriate balance between the two is desirable for healthy functioning. The particular end of the continuum that is more appropriate in a given circumstance can be determined only relative to context. When a system and its identity are threatened by context very different from its own, closedness will be more viable option if that identity is to be maintained.

3.11. Entropy/negentropy

If a balance between the openness and closedness is appropriate, then conversely, being either too open or too closed probably will be dysfunctional (Becvar and Becvar, 2009) At either extreme, the system may be said to be in a state of entropy or tending toward maximum disorder and disintegration. By allowing in either too much information or not enough information, the system jeopardises its identity, and thus its survival. On the other hand, when appropriate balance between the openness and closedness is maintained, we may say that the system is in a state of negentropy, or negative entropy; it is tending toward maximum order. The system is allowing in information and permitting change as appropriate, while screening out information and avoiding changes that would threaten its survival. The energy used within the system also helps locate its particular on the entropy/negentropy continuum. Some energy needs to be used to organise and maintain the system, and some needs to be directed toward task functions. Too much energy devoted to one at the expense of the other can be problematic.

3.12. Equifinality/equipotentiality

Equifinality is "the tendency a characteristic final state from different initial states and in different ways based upon dynamic interaction in an open system attaining a steady state"

(Bertalanffy (1968, cited in Becvar and Becvar, 2009, p.72). People in relationships tend to develop habitual ways of behaving and communicating with one another. We refer to these habits and characteristic processes as redundant patterns of interaction; where systems consist of patterns, which patterns tend to repeat. Thus, no matter what the topic, the way the members of a given relationship argue, solve problems, discuss issues, and so forth, will generally be the same. These redundant patterns of interaction are the characteristic end state referred to by the term *equifinality*.

By contrast, *equipotentiality* is the notion that different end states may be arrived at from the same initial conditions. In either case, “the implication is that it is possible to make deterministic predictions about developmental processes Simon, Stierlin & Wynne, (1985, p. 115 cited in Becvar and Becvar 2009) the concept of equifinality/equipotentiality, therefore, directs our attention to the level of process and to a focus of *what* is going on. At the same time, it precludes our need for history or for asking *why* something is so. Our concern is with the here-and-now, with the particular organisation and ongoing interaction in a system rather than with the origins of these characteristic patterns and processes. This shift in emphasis from the why to the what, from the past to the here-and-now is one of the major differences between the individual psychology and the systems theory perspectives. Achieving insight is not the route to problem solution from a systemic/cybernetic perspective. Rather, the goal is first to understand the context within which a problem fits, to identify the patterns maintaining that problem, and then to facilitate change in the context.

3.13. Communication and information processing

Becvar and Becvar, (2009) explain that communication and information processing are the heart of the matter when we think systematically. Whether we are talking about behaviour, boundaries, change, closedness, energy, entropy, equifinality, feedback, input, openness, output, perception, relationship, stability, structure, or wholeness; we are making reference to information processing. Three basic principles form the foundation of this concept:

Principle 1: One cannot not behave.

Principle 2: One cannot not communicate.

Principle 3: The meaning of a given behaviour is not in fact the true meaning of the behaviour; it is, however, the personal truth for the person who has given it a particular meaning.

According to Principle 1, we can never do nothing. Even so-called 'doing nothing' is doing something.

Principle 2 follows from Principle 1, in as much as "all behaviour in the context of others has message value" (Becvar & Becvar, 1999, p. 19). Even your behaviour as previously described, sitting silently and not moving, conveys a message to an observer. How often have you heard or used the phrase, "we just don't communicate"? What that means is that communication at the verbal level may be less than satisfactory; but at least at the non-verbal level, communication is taking place and meaning is given to behavior if the behaviour is silent.

Principle 3 refers to the fact that a particular message or behaviour may be interpreted in many different ways, and that no single interpretation is necessarily more correct than any other. Reality is subjective, rather than objective, where the way in which I create reality will be a function of the said assumptions and frame of references I bring to bear on an event or experience. My perception, which may or may not match your perception, is equally true and each of our respective perceptions is equally valid for each of us. Having discussed simple cybernetics and its elements, the researcher moves onto the discussion of the principles of "second order cybernetics" or "cybernetics of cybernetics".

Second-Order-Cybernetics or 'Cybernetics of Cybernetics'

Viljoen et al. (2008) have noted that in this system observations are not objective but are coloured by the observers' behavior, and how he or she observes. He proposes a higher order cybernetics whereby the observer becomes part of the system. The proponents of second order cybernetics (Hoffman, 1985; Von Foerster, 1981) point out that these observations are not objective, but that they are coloured by the observer's behaviour and how he/she observes. The recursive connections between systems thus include the connection between the observer and the observed system (Atkinson & Heath, (1990 cited in Becvar and Becvar, 2009) As Keeney (1982, p. 163 cited in Becvar and Becvar, 2009) puts it, "...cybernetics of cybernetics is therefore a move from the cybernetics of observed systems to that of observing systems." In support of this idea, Becvar & Becvar

(2009) explain that at the level of cybernetics of cybernetics, we no longer view systems only in the context of the inputs & outputs of, or relationships with, other systems. Rather, we are moved to that larger context that includes the black box plus the observer. At this higher level of abstraction, the observer is recognised as a part of, i.e. a participant in, that which is observed. Accordingly, everything that is going on is understood to be self-referential, where “whatever you see reflects your properties” Varela & Johnson, (1976, p. 30 cited in Becvar and Becvar, 2009) There is no reference to an outside environment; the boundary is unbroken, and the system is closed. A closer approximation of wholeness is attempted. At this level, we speak primarily in terms of negative feedback. We also define the autonomy or organisational closure of systems. At the level of cybernetics of cybernetics, the focus shifts from a behavioural analysis based on inputs and outputs with an emphasis on the environment to a recursive analysis that emphasises the internal structure of the system and the mutual contentedness of the observer and the observed Valera, (1979 cited in Becvar and Becvar, 2009) The following assumptions are the basics of cybernetics of cybernetics.

3.14. Wholeness and self-reference

Systems exist in the eyes of the beholder, only as we choose to define them as such. We make distinction based on our frames of reference and we punctuate reality according to these epistemological premises. Indeed, “we should never forget that the cybernetic system we discern is the consequence of the distinctions we happen to draw” Keeney (1983, p. 142 cited in Becvar and Becvar, 2009) In the same manner, we can punctuate systems at the level of either simple cybernetics or cybernetics of cybernetics, as either open to the inputs of other systems or closed, hence autonomous. In other words, we create our own reality, which “is a domain specified by the operations of the observer” Maturana (1978, p. 55 cited in Becvar and Becvar, 2009) However, all the assertions in this paragraph are self-referential, in the sense that we are making them based on our own epistemological premises. Thus, they are paradoxical in the sense that we cannot know them as true in any absolute way and their truth exists only as we choose to punctuate reality at the level of cybernetics of cybernetics.

3.15. Openness and closedness

This notion of organisational closure requires a second look at the concept of a systems' openness or closedness. Remembering that, at the level of simple cybernetics, openness and closedness are defined relative to the input/output ratio between a system and its environment. At this level, we are the observers of a black box that we understand as a control system interacting in a given context. At the level of cybernetics of cybernetics, on the other hand, the system plus the observer are understood to be mutually interacting within a larger system whose boundary is closed, and thus no reference is made to an external environment. From this perspective, the identity of the system "is specified by a network of dynamic processes whose effects do not leave that network" Maturana & Varela (1987, cited in Becvar and Becvar 2009, p.79). However, neither possibility denies the other. Rather, it is matter of emphasis. Each view is both legitimate and flawed, and each is a function of the level at which we choose to punctuate our experience, or the perspective from which we operate and the systemic reality we wish to create. Autonomous systems are interactive, and changes may occur at this level. However, such changes involve structure or the way in which the organisation of the whole is maintained.

3.16. Autopoiesis

Becvar and Becvar, (2009) emphasizes that it is the way the parts relate, rather than the nature of those parts, that generates a unity with particular properties by means of which we define that unity. This process of self-generation has been termed autopoiesis. According to Maturana & Varela (1987, cited in Becvar and Becvar, 2009:80) "the most striking feature of an autopoietic system is that it pulls itself up by its own bootstraps and become distinct from its environment through its own dynamics, in such a way that both things are inseparable" In other words, a boundary is necessary in order to distinguish a family from the larger context. At the same time, the dynamics of interaction and particular relationships between members that specify the unity we call "family" are necessary in order to distinguish a boundary. The boundary does not cause the family nor does the family cause the boundary. Rather each requires the other and both are part of the process of autopoiesis.

3.17. Structural determinism

At the level of cybernetics of cybernetics, we say that systems are structural determined:

They can be perturbed by independent events, but the changes that they undergo as a result of these perturbations, as well as the relations of autopoiesis that these changes generate, occur, by their constitution, as internal states of the system regardless of the nature of the perturbation (Maturana, 1974, pp. 460-461).

Thus, the structure itself determine the range of structural variations it can accept without loss of identity. The system is limited, by virtue of its structure, to what it can and cannot do.

3.18. Structural coupling and non-purposeful drift

Becvar and Becvar, (2009) explain that given the notion of structural determinism, what the system does is always correct. It is correct because the system does only what the structure determine it can do. Only from the perspective of an observer can we define the action of a system as an error. However, systems do exist within a medium that include other systems and observers. The degree to which these systems are able to coexist is defined by the concept of structural coupling. According to this concept, organisms survive by fitting with one another and other aspects of their context, and will die if that fit is insufficient:

What you do with the closure of a system is actually what we do all the time, i.e., we interact with a system by poking at it, throwing things at it and shouting at it, and things like that, in various degrees of sophistication. That is a perturbation on the stability of the system, which it will compensate or will not compensate (and disintegrate). If it does compensate then we sense in it a stability for that interaction Varela & Johnson (1976, cited in Becvar and Becvar, 2009, p.82).

In summary, 'second-order cybernetics' states that it is not possible for an observer to not influence that which is being observed. The shift to a higher level of thinking takes into account two systems, namely the observer system, as well as the observed system, and looks at how they both interact with each other in a larger context (Becvar and Becvar, 2009).

3.19. Third-order cybernetics

Recently there has been a new systems theory and this has been termed Third-Order Cybernetics, where Krieger and Artus (2003, cited in Viljoen et al. 2008) termed it semiotic systems. Semiotic systems are directed at making something meaningful by giving it a

name, designation, or a signification. Semiotic systems therefore refer to meaning systems. A meaning system could be for example 'physical' or 'spiritual' or refer to itself as 'I'. Meaning is, however, neither a 'thing' nor a specific kind of organism, but it is "a level of emergent order where in all things are designated and, in this way, become meaningful" Krieger and Artus, (2003, p. 89 cited in Viljoen,2008). In the context of this study, it is important to highlight that we have moved from simple cybernetics or first order cybernetics, whereby the researcher becomes an observer operating outside the system, the researcher has become part of the system. The researcher has moved away from the black box metaphor, whereby he does not understand what happens in the system and who the members of the system are, in this case, by inviting old retired people who are between the ages of sixty and ninety years of age to converse with him on their well-being and sense of life satisfaction after retirement, in comparison to the time when they were gainfully employed. In so doing, the researcher becomes part of the system. These higher levels of thinking represented by second-order cybernetics and third-order cybernetics mark a shift towards postmodernism in psychology, where the fundamental premises of postmodernism will now be discussed

3.20. Postmodernism

Bryman (2012) explains postmodernism as a position that displays a distaste for master-narrative and for a realist orientation. In the context of research methodology, postmodernists display a preference for qualitative methods and a concern with the modes of representation of research findings. The same authors go on to elaborate that postmodernism can be understood as an attempt to get to grips with the nature of modern society and culture; or, that it represents a way of thinking about and representing the nature of the social sciences and their claims to knowledge. In particular, it shows a distinctive sensitivity regarding the representation of social scientific findings. Postmodernists tend to be deeply suspicious of notions that imply that it is possible to arrive at a definitive version of reality. Reports of findings are viewed as versions of an external reality, so that the key issue becomes one of the possibility of those versions, rather than whether they are right or wrong in an absolute sense. Typically, the writers of a postmodernism persuasion have less to say about data collection issues than about the writing and presentation of social findings, though it is probably the case that they are

more sympathetic to qualitative than quantitative research Alvesson (2002, cited in Bryman, 2012). For postmodernist, there can be no real sense of an objective reality waiting to be revealed to and uncovered by social scientists. That reality is always going to be accessed through narratives in the form of research reports that provide representations. With this shift in orientation came an interest in the language employed in research reports, like written ethnographies, to reveal the devices researchers use to convey the effectiveness of their findings, Delamont and Atkinson (2004, cited in Bryman (2012). Postmodernists tend to emphasise the notion of reflexivity, which posits the significance of the researcher for the research process and consequently the tentativeness of any findings presented in a research report.

Anderson (1997, cited in Becvar and Becvar 2009) defines postmodernism as a critique rather than a mere era, when he says:

“ Postmodernism has emerged as an alternative form of inquiry among theoreticians and scholars across disciplines who are in the midst of questioning the meta-narrative, the certainty, and methods and practices of modernism in traditional science, literature, history, art and human sciences and who are exploring alternative conceptions and descriptions” (p.34).

At the level of second-order cybernetics, consistent with postmodernism, the observer is understood to be part of the observed, and thus may describe only observing systems. Reality is understood to be constructed as a function of the belief system that one brings to bear on a particular situation, and according to which one operates. Further, there is a concern with not only the problem, but also the context in which it is embedded in terms of the meaning of each as described by both the client and therapists. Rather than discovering behaviour, we create it; believing is seeing, where how we ‘language’, or choose words to describe something, becomes more crucial.

Keeney (1983, cited in Becvar and Becvar, 2009) state that indeed, with postmodern has come greater acceptance of a higher order awareness, or of an epistemology that has a conscious awareness of itself. This awareness has led to an examination of the totaling discourses that organise our society. This examination has revealed that these discourses tend to have a deficit focus, and, in normative social science and mental health, tend to be pathology based. Further to this, an awareness of knowledge

framework-relative challenges the hierarchy of the so-called expert with his or her privileged information. All people thus regain the right to develop their personal expertise relative to their own lives. In therapy, for example, the client is the expert on content and the therapist is the expert on process (Anderson, 1997 cited in Becvar and Becvar, 2009). All these changes in assumptions help to create a far more ethical perspective; one that acknowledges the equal engagement of client and therapist as co-creators of a shared reality. For this reason, postmodern epistemology empowers the participants to be the champions of their stories. Therapy is thus understood as a dialogue whose goal is the creation of a context in which accommodation of the needs and desires of all the participants is facilitated. Becvar and Becvar (2009) further elaborate that postmodernist therapists are characterised as participant observers, who view therapy as a collaborative process between themselves and the client system. The therapists participate with the client in deconstructing the universal truth the client brings to therapy and collaborate with the client in constructing a new story that solves/dissolves problems defined by the presenting story. The therapist therefore might be viewed to be as more client centered, that is, the focus is more on the client system. Durrheim (1997) contrast modernism with postmodernism when he states that the essence of modernism is to predict, and to control. He further points out that the modernist approach, when applied to human behaviour and phenomena, tends to fail due to the unpredictability of human nature. It is this acknowledgment of the unpredictability of human behaviour by many postmodernist thinkers that seem to have allowed the sense of respect for the unique experiences of persons in an unpredictable and ever-changing world. This awareness for another's unique experience refers to the fundamental belief shared by postmodern-thinkers, namely that no single true reality exists. The notion of multiple realities and the concept of self will be discussed in relation to postmodernism.

3.21. The notion of multiple realities

The postmodern view is based on the premise that no one true reality exists, and that no one reality exists. Becvar and Becvar (2009) add that there are many possible meanings (multiverse) as opposed to one 'true 'meaning (universe), and thus we create many new worlds limited by our imagination. In addition to acknowledging the existence of multiple realities, postmodernists also believe that all realities are not equally valid (Becvar and

Becvar, 2009). Postmodernists feel strongly that some accounts of reality are not respectful of gender, ethnicity, race, or religion (Doan, 1997 p.130), where the modernist notion of “seeing is believing” is being replaced by “believing is seeing” (Becvar and Becvar, 2009). This implies that reality is created, and opposed to being discovered, and holds our languaging and the various meanings around phenomena at core (Becvar and Becvar 2009). The same authority goes on to state that living organisms are autonomous systems and, consistent with their structure, will make their own determinations about when to change; how to change; what form of change to take; or whether to cease to exist. This postmodernist approach puts living in a free space, where they have freedom to think, act, and react in an unpredictable way. This is different from objects that can be manipulated to suit a given situation. For clear understanding of postmodernism as the framework of the study we need to understand its two components that is the Constructivism and social constructionism, and their contradistinctions. Rapmund, (2000, cited in Viljoen et al. 2008), explain that some researchers use the term constructivism as an umbrella term to refer to both constructivism, and social constructionism. However, due to certain underlying differences and the prominence of social constructionism, it is deemed necessary to differentiate the two terms.

3.22. Constructivism

Efren, Lukens and Lukens, (1988, cited in Viljoen et al. 2008) explain that according to constructivism, people create their ‘realities’ through the meanings they link to what they observe. What they observe does not, therefore, have an independent, objective meaning, but takes on the meaning that the observer attributes to it. Von Glaserfeld and Watzlawick (1990, cited in Viljoen et al. 2008) point out that constructivists thinking that is informed by second-order cybernetics assumes that the observer is part of the system’s recursive feedback loop, and this does not therefore imply the kind of solipsistic approach that holds to a philosophy that anything goes. This means that the way we perceive our situation defines the way we conceptualise our sense of satisfaction and dissatisfaction. In this study, therefore, the way in which old people perceive their situation defines their life satisfaction and well-being.

Becvar and Becvar (2009) weigh in when they say the constructivists perspective is based on the assumption that in the process of perceiving and describing an experience,

whether to ourselves or to others, we construct not only our personal knowledge base about reality, but also about reality itself. Our discernment of the way things are, is thus a function of our beliefs. From this perspective, we cannot observe or know the truth about people (or other phenomena in the world) in any objective way. Rather, it is assumed that all we can know are our constructions of people and other world phenomena. In the ensuing study, it therefore means that we (the audience) have our own perception about old people who are retired, which may be incorrect or correct, and that therefore the best thing to do would be to afford them the chance to share their stories, so that we learn from their experiences.

In radical constructivism then, it is understood that knowledge is actively constructed by those individuals 'doing the knowing', where although a reality somewhere out there may exist, the possibility of a "true" representation of that reality is denied. The individual can know only his or her constructions of others and the world. In therapy the emphasis is thus on the client's "subjective experiential word" (Gale and Long, (1996, cited in Becvar and Becvar, 2009, p.90) or the individual's construction of reality. The above explanation is in line with what this study intends to do, viz. to give old retired people between the ages of sixty-five and eighty-five years the platform to share on how they have constructed the reality about their lives after retirement.

Fourie (1994:8 cited in Viljoen, 2008) elaborate that "the reality which is co-constructed in a system cannot be just anything, it has to fit with the ideas which the participants have about themselves, about each other, about the problem and about the world in general." In addition, it is accepted that, while all 'realities' are regarded as valid, one 'reality' may well be more useful than another for a given system Fourie, (1994, p.34). Therefore, in this study, reality may be co-constructed by the society, and these retired participants and hence one of the co-constructor's realities may be more useful than the other. Another scenario is the reality that is constructed by the participant and the researcher and one of the realities will be more useful than the other.

In summary, although general systems theory broke away from reductionist theory, it still implied an objective observer who remained outside of the system. It also implicitly accepted linear causality, in the sense that the observer was endowed with a position of authority from which he or she could influence the system from outside. With its rejection

of objectivity in favour of constructivism, and its emphasis on the autonomy of the system, the ecosystemic approach represents a further step in the shift away from the Newtonian scientific epistemology Fourie (1994, cited in Viljoen et al. 2008). In this study, the researcher will invite old retired people who have retired from gainful employment into a conversation that is fair and not judgmental, in which they share their stories in relation to well-being and life satisfaction or dissatisfaction. The aim of this sincere and honest conversation is to create a conducive environment where absolute and universal reality that has been held by either of the parties is deconstructed, such that it paves the way for the construction of a new story that dissolves or solves the problems that universal truth or problems if any.

3.23. Social constructionism

Viljoen et al. (2008) explain that social constructionism state that the way we make sense of our world is informed by our interaction with social and cultural contexts. The same authorities go on to explain that social constructionism expands constructivist thinking by including the important role that social and cultural contexts play in the way we interpret the world or create meaning. According to this view, the way we make sense of our world, our ideas and attitudes, are informed by our interaction with the particular social and cultural context in which we exist Dean and Rhodes, (1998, cited in Viljoen et al., 2008). Although social constructionism accepts that we create our own realities, it acknowledges that people from similar social and/or cultural contexts socially construct reality by (their) use of shared and agreed meanings communicated via language, where (their) beliefs about the world are social 'inventions' (Berger and Luck man cited Rapmund, 2000:106). These social inventions or meanings that develop over time within social communities, can make it easier for people who share such realities to understand each other. In contrast, those who come from different social and cultural contexts may find it difficult to understand each other's perception of the world. For this reason, the role of social constructions ought to be recognised in multicultural encounters Green, (1999 in Rapmand,2000) It becomes important to listen to the life 'stories' that people tell, as these stories are informed by their interaction with a particular social and cultural context Rapmund, (2000). In this study, the researcher will choose participants from different cultural and social backgrounds to share their life stories. It is important to realise that

gender also plays a role in socialisation. Males and females are socialised differently in most societies. The study thus requires participants from both genders, as well as from different cultural backgrounds.

McNamee and Green (1992, cited in Becvar and Becvar, 2009, p.90) state that for social constructionists, language is not a reporting device for our experiences, or a form of representationalism. Rather, it is a defining framework. Thus, a change in language equals a change in the experience; for reality can only be experienced, and the 'reality' experienced is separable from the prepackaged thoughts of society, or the fore structures meaning unclear of understanding. The emphasis thus shifts from a focus on mind of individuals to "the world of inter subjectively shared meaning making" (Gale and Long, 1996, p.17). Social constructionism calls on family therapists to place greater emphasis on context, on the social constructions of individuals and problems, and on the creation of narratives, with the understanding that ours is a storied reality:

Social constructionism is dedicated to understanding the development of knowledge about human beings and their behaviors and to generating more livable accounts of them and our behaviors. It invites an analysis of how we construct and use our professional knowledge, including the what and the means of inquiry-what is examined and described, which means are used, and who determines the object of inquiry and who does the inquiry (1999, p.3).

Becvar and Becvar (2009) summarise by saying that although both constructivism and social constructionism have different emphasises, the former being micro- and the latter macro-, both perspectives give great attention to deconstruction and the role of language.

3.24. The role of language

According to social constructionism, language is believed to play an important role in constructing reality. Corey (2009) states that this perspective holds that reality is based on the use of language and that both language and reality is largely a function of the situation in which people live. Corey (2009) goes on to explain that in postmodern thinking, language and the use of language in stories create meaning. There may be as many meanings as there are people to tell the stories, and each of these stories is true for the person telling it. Further, every person involved in a situation has a perspective on the 'reality' of that situation. Becvar and Becvar (2009) mention that indeed, in the

postmodern era, the role of language has moved to centre stage. Lowe, (1991, p.42 cited in Becvar and Becvar, 2009) argued that “Discourse has become a central concept, not only in postmodernism thought, but in the general sphere of contemporary social and cultural theory. “In philosophy, it was Wittgenstein (1963) who proposed that it is social practice – rather than a referential base – by means of which language acquires meaning, and Foucault (1978, 1979 cited in Terre Blanche, 2010) who explored the power of discourse, or culturally embedded bodies of language, to expand or to oppress. The postmodernist understands that language as the means by which individuals come to know their world, and in their knowing, simultaneously to construct it. Considerable impetus has been provided to the deconstructionist movement by French theorist Derrida, who opposes, “the presumption that words reflect the workings of the mind as it converts the surrounding chaos into logical order” Gergen (1991, cited in Becvar and Becvar, 2009, p.91). Rather, we are urged to consider that, if we can know reality only through our perceptions, then that which we perceive is a function of our mental processes, or mind, and thus the two are inseparable. Therefore, rather than thinking of mind as something bounded by the skin of the individual, we accept the concept of a non-local mind that is universal and empowering of all creatures and things. Further, we experience and express our knowing through a system of language that has a separate existence. According to Gergen (1985, cited in Becvar and Becvar, 2009, p.91), social constructionist inquiry is principally concerned with explicating those processes by which people come to describe, explain, or otherwise account for the world (including themselves) in which they live”. This shows how important language is to the social constructionist. For one to understand his culture (of which language is part of) one has to communicate either verbally or nonverbally. To understand the context under which one operates, the use of language which is understood as imperative.

3.25. The role of social context

The researcher or therapist in a social constructionist perspective understands that they have to engage in conversation with the participants in order to understand their side of the story, and they also participate in sharing, asking questions, probing and summarising without judgement. The researcher’s aim is to facilitate the conversation where the participant is able to unconsciously or consciously spell out the effect that culture and the

social environment affects his situation. It is important to highlight that these situations can either be positive or negative. In this study, old people who are between the ages of sixty-five and eighty-five years of age will be given the opportunity to share their stories on the role socialisation and culture play in their life after retirement, or which they played during their working days, and the researcher will also be actively involved in the conversation. In this way, all the parties have a voice, and an opportunity to enhance their realities with the elements of the other party's reality. Corey (2009) sums up the above discussion when he says in social constructionism, reality is based on the use of language and is largely a function of the situations in which people live. The situation the authority is referring to is the social and cultural situation in which the person finds himself. The authority goes on to say realities are socially constructed. A problem exists when people agree there is a problem that needs to be addressed.

3.26. Conclusion

It is important to note that the social and cultural contexts and language are crucial components in any conversation that aims to give people a platform to air their views and feelings openly. The respect for social and cultural context and language in getting the authentic, valid, and reliable information in a conversation cannot be overstated. In this research, the researcher will choose old retired people who are between the ages of sixty years and ninety years from different social and cultural backgrounds. The participant will be speaking different languages, though they will be given the option to use language of their choice in the interview. These participants will be representing their social and cultural communities in these age groups. Becvar and Becvar (2009) explain that in social constructionism, it is believed that "our ideas and attitudes are informed by our interactions with the particular social and cultural context in which we exist. They acknowledge that people from similar social and/or cultural contexts construct their reality by (their) use of shared agreed meanings constructed via language". It is important to realise that authorities acknowledge that these social conventions or meanings that develop over time within communities, can make it easier for people who share such realities to understand each other. So, by choosing participants from different social and cultural backgrounds, the study will benefit from a more balanced conclusion. Becvar and

Becvar (2009) go on to state that, those who come from different social and cultural backgrounds may find it difficult to understand each other's perception of the world.

3.27. Social constructionism in practice

Social constructionists challenge the belief that tend to dictate simple accounts of reality. Their argument is that people (participants) do not have a place in this belief system. These beliefs tend to exclude those who do not fit in the expected norms. Importantly it believes that the therapist and researcher prefer "stories based on a person's lived experience" rather than on "expert knowledge" Corey (2009) explains that in social constructionism the therapists disavow the role of expert, preferring a more collaborative or consultative stance. Clients are viewed as experts about their own lives. De Jong and Berg (2008, cited in Corey, 2009, p.175) put this notion about the therapist's task well: "We do not view ourselves as expert at scientifically assessing client problems and then intervening. Instead, we strive to be expert at exploring client's frame of reference and identifying those perceptions that clients can use to create more satisfying lives

Burr (1995, cited in Corey, 2009, p. 176) concludes by saying social constructionist theory is grounded on four key assumptions: these are, firstly, social constructionist theory invites a critical stance toward taken-for-granted knowledge. Social constructionists challenge conventional knowledge that has historically guided our understanding of the world, and they caution us to be suspicious of assumptions of how the world appears to be. Secondly, social constructionists believe the language and concepts we use to generally understand the world are historically and culturally specific. Knowledge is time are culture-bound, and our ways of understanding are not necessarily better than those offered by other configurations. Thirdly, social constructionists assert that knowledge is constructed through social processes. What we consider to be "truth" is a product of daily interactions between people's daily life. Thus, there is not a single or "right" way to live one's life. Fourthly, negotiated understandings (social constructions) are considered to be practices that affect social life rather than being abstractions from it. Therefore, knowledge and social action go together. In summation, the social constructionist emphasises the important role that language, society and culture play in imparting and acquiring knowledge. In this study, for knowledge to be fairly shared between the researcher and the participants, a level playing field will be created, where both the

researcher and the participant's view are listened to and respected, both parties will learn from one another.

3.28. Summary

Having discussed modernist epistemology and some of its shortcomings, such as the notion that the world is understandable, controllable, and predictable, which cannot be easily applied to human beings. There was need to move to postmodernism and a smooth transition which involved the study of simple cybernetics or first-order cybernetics', which stipulates that the observer can take a position outside the observed system, and hence is not part of the system. Second order cybernetics or the 'cybernetics of cybernetics' discusses that the observer becomes part of the system to the third-order system, which not only gives names to a given system, but a meaning as well. Then, postmodernism stipulates that there are multiple realities because the observer is a participant empowered to think freely, as well as to act and react in an unpredictable way. Postmodernism consists of constructivism and social constructionism. Constructivism stipulates that people create their 'realities' through the meanings they link to what they observe. Social constructionism goes on to give weight to the important role that social and cultural contexts play in the way we interpret the world or create meaning. Social constructionism goes on to give weight to the important role that social and cultural contexts play in the way we interpret the world or create meaning.

Chapter 4

Research Methodology

4.1. Introduction

In this chapter, the meaning of research methodology will be examined. Thereafter, the research design to be used as a framework for the description of the methods to be applied during the course of this research will be highlighted. Attention will be given to the chosen theoretical perspective, the focus of inquiry, how the inquiry will be conducted, as well the research methods that be will used for collecting and analysing the information obtained from the inquiry.

4.2. What is research methodology?

Bryman (2012) explains that research methodology is simply a technique for collecting data. The authority goes on to explain that it can involve a specific instrument such as a self- completion questionnaire, or a structured interview schedule or participant observation whereby the researcher listens and observes others. Terre Blanche, Durrheim and Painter (2010) state that methodology specifies how researchers may go about practically studying whatever they believe can be known. For instance, if a researcher believes that what is to be studied consists of a stable and unchanging external reality (e.g., economic laws, cognitive mechanisms, the law of gravity), then he or she can adopt an objective and detached epistemological stance towards that reality and can employ a methodology that relies on control and manipulation of reality. The aim of such research would be to provide an accurate description of the laws and mechanisms that operate in social life. You may recognise this as a positivists approach. The authorities go on to explain that, if the researcher believes that the reality to be studied consists of people's subjective experiences of the external world, he or she may adopt an inter subjective or interactional epistemological stance toward that reality and use methodologies, such as interviewing or participant observation, that rely on subjective relationship between researcher and subject. This is characteristic of the interpretive approach, which aims to explain the subjective reasons and meanings that lie behind social action. It is a way of getting information from participants, such that you can come to a conclusion. This creates a relationship between the researcher and the participant, so as to arrive at an authentic conclusion about what is being investigated. In this study,

the researcher will use a qualitative approach. Terre Blanche, Durrheim and Painter (2010) explain that qualitative researchers collect data in the form of written or spoken language, and analyse the data by identifying and categorising it into themes. The same authorities differentiate qualitative research approach from quantitative research approach by stating that qualitative methods allow the researcher to study selected issues in depths, openness, and detail as they identify and attempt to understand the categories of information that emerge from the data. Quantitative methods, by way of contrast, begin with a series of predetermined categories, usually embodied in standardised quantitative measures, and use this data to make broad and generalisable comparisons. Therefore, in this study qualitative research approach will be used because the researcher aims to elicit the personal feelings of old retired people between the ages of sixty years and ninety years. The researcher will create an environment that allows the participant an open, free and independent atmosphere so that they can share their experiences freely. Bryman (2012) concurs, noting that qualitative research usually emphasises words, rather than quantification in the collection and analysis of data. It is important to note that every word or body language used by the respondent in an interview potentially has a meaning. In this research, the researcher will be on guard for any verbal or non-verbal communication from the respondents, because every action, no matter how minor, might have a significant meaning.

4.3. Research design

A research design provides a framework for the collection and analysis of data according to Bryman (2012), while Terre Blanche, Durrheim and Painter (2010) explain that a research design is a strategic framework for action that serves as a bridge between research questions and the execution or implementation of the research. Therefore, a research design guides the researcher in collecting and analysing data. If a wrong design is employed it becomes difficult to answer research question(s), which renders the whole research process useless. Denzin and Lincoln (2000) list the following guidelines to the research design:

- how the design will be linked with the chosen theoretical perspective or paradigmatic stance;
- what the focus of inquiry will be;

- how the inquiry will be conducted; and
- the research methods that will be used for collecting and analysing the information obtained from inquiry.

The research design that will be used in this study is a case study. Bryman (2012) explains that the basic case study entails the detailed and intensive analysis of a single case. In this study the researcher will be concerned with the study of three different individuals on different platforms so as to understand their situations. The three individuals, who are old people retired people between the ages of sixty years and ninety years of age, who come from different backgrounds. These people ought to have been gainful employed before they retired. There will be variations in terms of gender and ethnicity. The same authors go on to state that the crucial question is not whether the findings can be generalised to a wider universe, but how well the researcher generates theory out of the findings. The aim of this study will be not to generalise research findings, but to generate information from the participants. Though it might be difficult to generate a theory from these three, the conclusions may contribute to the formulation of a theory.

4.4. Paradigmatic

The paradigmatic stance that will be used in this study will be discussed. Bryman (2012) defines a paradigm as a term deriving from the history of science, where it was used to describe a cluster of beliefs and dictates that scientists in a particular discipline influence what should be studied, how research should be done, and how results should be interpreted. While Terre Blanche, Durrheim and Painter (2010) explain a paradigm as an all-encompassing system of practice and thinking, which defines for researchers the nature of inquiry, that is, those things that can be taken for granted about the social world they are studying and the correct ways of going about the study. Becvar and Becvar (2009) explain that by paradigm, Kuhn refers to a set of presuppositions about what the world is like, about the problems worthy of investigation, and about the methods appropriate for the investigation of these problems. This means that all research studies must be related to the previous studies, the methodology used for collecting and analysing data and ways of inquiry.

The nature of inquiry is divided into three dimensions, viz. ontology, epistemology, and methodology. Terre Blanche et al. (2010) define ontology as the nature of reality that is

to be studied, and what can be known about it. The same authors define epistemology as the relationship between the researcher (knower) and what can be known. Methodology is defined as the study of procedures (methods) used in research to create new knowledge by the same authorities. Bryman (2012, p.174) defines ontology as “a theory of the nature of social entity”. The same author goes on to explain epistemology as a theory of knowledge stating that it refers to a stance on what should pass as acceptable knowledge. In this research the researcher will look at constructivism, as compared to objectivism. This is necessitated by the study’s qualitative research approach.

The epistemological stance that will be used in this research is interpretive approach. This is because the researcher wants to get the present inner feelings of old people who were previously gainfully employed and are now retired and active members in their communities. The research overlooked positivism as an approach and accommodates a social constructionism approach, because an interpretive approach and social constructionism approach enhance one another’s thinking. Both approaches allow the researcher to be part of that which is observed. Terre Blanche et al (2010) explain the two approaches and highlight the similarities and the characteristics that make them more appropriate for this study. They explained that, if the researcher believes that reality consists of a variable set of social constructions, he or she may adopt a suspicious and politicised epistemological stance and employ methodologies that allow the researcher to deconstruct versions of reality. They go on to elaborate that this is the characteristic of constructionist research, which aims to show how versions of the social world are produced in discourse and demonstrate how these constructions of reality make certain actions possible and others unthinkable. Bryman (2012) explains that constructionism is an ontological position, which asserts that social phenomena and their meanings are continually being accomplished by social actors. It implies that social phenomena and categories are not only produced through social interaction but that they are in constant state of revision. In recent years, the term has also come to include the notion that researchers’ own account of the social world are constructions. In other words, the researcher always presents a specific version of social reality, rather than one that can be regarded as definitive.

On a similar note, when the researcher believes that the reality to be studied consists of people's subjective experiences of the external world, he or she may adopt an intersubjective or interactional epistemological stance toward that reality and use methodologies, such as interviewing or participant observation, that rely on a subjective relationship between researcher and subject. This is the characteristic of the interpretive approach, which explains the subjective reasons and meanings that lie behind social action. The reason for sidelining positivism and adopting interpretive will be discussed. Bryman (2012) states that the term subsumes the views of the writers, who have been critical of the application of the scientific model to the study of the social world, and who have been influenced by the different intellectual traditions. They share the view that the subject matter of the social sciences—people and their institutions—is fundamentally different from that of natural sciences. The study of the social world therefore requires a different logic of research procedure, one that reflects the distinctiveness of humans as against the natural order. Von Wright (1971, cited in Becvar and Becvar, 2009) has depicted the epistemological clash between positivism and hermeneutics; a term that is drawn from theology and that, when imported into the social sciences, is concerned with the theory and method of the interpretation of human action. This clash reflects a division between an emphasis on the explanation of human behaviour that is the chief ingredient of the positivist approach to the social sciences, and the understanding of human behaviour. The latter is concerned with the empathic understanding of human action, rather than with the forces that are deemed to act on it.

On the similar note, Becvar and Becvar, (2009) show the differences between these two, that is, interpretivists and positivists approach, they elaborate that positivists believe that what is to be studied consists of a stable and unchanging external reality (e.g., economic laws, cognitive mechanisms, the law of gravity), then he or she can adopt an objective and detached epistemological stance towards that reality, and can employ a methodology that relies on control and manipulation of reality. The aim of such research would be to provide an accurate description of the laws and mechanism that operate in social life. Bryman (2012) weighs in to explain that positivism is an epistemological position that advocates the application of the methods of the natural sciences to study of social reality and beyond. In this study, a qualitative research approach constitutes the most

appropriate methodological stance, however the difference between qualitative and quantitative approaches ought to be laid bare, and the reasons for the suitability of qualitative approach ought to be highlighted.

Bryman (2012) explains that, on the face of it, there would seem to be little to the quantitative/qualitative distinction other than the fact that quantitative researchers employ measurement and qualitative researchers do not. It is certainly the case that there is a predisposition among researchers along these lines, where many writers have suggested that the differences are deeper than the superficial issue of the presence or absence of quantification. For many writers, quantitative and qualitative research differ with respect to their epistemological foundations, as well as in other respects. Bryman (2012) explain that quantitative research can be construed as a research strategy that emphasises quantification in the collection and analysis of data and that:

- entails a deductive approach to the relationship between theory and research, in which the accent is placed on the testing of theories;
- has incorporated the practices and norms of the natural scientific model and model of positivism in particular; and
- embodies a view of social reality as an external, objective reality.

Bryman (2012) contrast quantitative research with qualitative research which can be construed as a research strategy that usually emphasises words rather than quantification in the collection and analysis of data, and that:

- predominantly emphasises an inductive approach to the relationship between theory and research, in which the emphasis is placed on the generation of theories;
- has rejected the practices and norms of the natural scientific model and of positivism in particular in preference for an emphasis on the ways in which individuals interpret their social world; and
- embodies a view of social reality as a constant shifting emergent property of individual creation.

Bryman (2012) goes on to state that it is important to note that qualitative research approach is:

- an inductive view of the relationship between theory and research, whereby the former is generated out of the latter.

- an epistemological position described as interpretivist, meaning that, in contrast to the adoption of a natural scientific model in quantitative research, the stress is on the understanding of the social world through an examination of the interpretation of that world by its participants; and
- an ontological position described as constructionist, which implies that social properties are outcomes of the interactions between individuals, rather than phenomena ‘out there’ and separate from those involved in its construction.

This study will be carried out under the interpretivist epistemological position and constructionist ontological position, premised on the participants who are actively involved in creating their realities. Qualitative research is usually equated with a postmodern way of thinking about the world and reality, because qualitative researchers aim to understand the subjectivity of people. Graham (1984, cited in Denzin and Lincoln, 2000) highlights the important underlying assumptions of qualitative research. It is along these assumptions that the qualitative research approach applicable to this study will be discussed.

- a) The holistic quality of qualitative research allows the researcher to look “at the larger picture, the whole picture and begins with a search for the understanding the whole” Denzin and Lincoln (2000, p.367). Reference to the bigger picture therefore fits well with social constructionist paradigm, because social constructionism considers all people and their behaviours within the context.
- b) In this study the present circumstances of retired old people who are between the ages of sixty and ninety years old will be considered during the conversation and when analysing their stories in comparison to their life before retirement. It will be examined in the context of well-being and life satisfaction.
- c) The here-and-now and personal accounts become the focus in a qualitative research study. The aim of qualitative researchers is to find ways of inquiry that “will allow them to make connections among lived experience, larger social and cultural structures, and the here-and-now” Denzin and Lincoln (2000, p.367). According to Terre Blanche et al, (2010, p.128.) “the aim of interpretive research is to get to know people quite intimately, so that we can really understand how they think and feel.” In this way old retired people who are between the ages of sixty and ninety years old may find an opportunity to tell their individual stories, in

relation to wellbeing and life satisfaction or dissatisfaction thereof after retirement. Qualitative research respects the uniqueness of individuals to tell their stories.

- d) Understanding, as opposed to making predictions, is crucial to qualitative research. Qualitative researchers as opposed to quantitative researchers are less concerned with finding universal truths and focus more sense of “human experience from within the context and perspective of human experience” Terre Blanche et al. (2010, p.398).
- e) In this study the researcher engages with old, retired people who are between the ages of sixty years and ninety years who constructed themselves and are constructed by the society as enjoying satisfaction or are construed as facing dissatisfaction in life.
- f) The role of the researcher. The researcher plays a significant role in qualitative research process. It is often required that the researcher “must have the ability to observe behavior and must sharpen skills necessary for observation and face-to-face interviews” Denzin and Lincoln, (2000, p.386).

In this study, the researcher makes an effort to understand the cultural and social contexts that might have played and those that are still playing an important role in making old retired people who are between the ages of sixty years and ninety years construct their realities, in terms of well-being and enjoying life satisfaction or enduring life dissatisfaction after retirement. He also creates an environment that makes participants feel at home and relax so that they will freely share their stories. The researcher is observant during the interviews, listening and analysing all the details, even those that may be considered insignificant. He also observes the non-verbal communication attentively.

In this research interview questions are used. Semi-structured questions are used to elicit information from participants. Terre -Blanche et al. (2010) explain that interviews in interpretive approaches are seen as means to an end because they seek to determine the feelings or experiences of people on a particular issue. Bryman (2012) notes that the semi-structured interview is a term that covers a wide range of instances. It typically refers to a context in which the interviewer has a series of questions that are in the general form of an interview schedule but is able to vary the sequence of questions. The same authorities go to state that the interviewer has some latitude to ask further questions in

response to what are seen as significant replies. In this research, the interviewer has a schedule of the interview questions, but the questions are not being followed religiously but the researcher will make follow up questions arising from the answers from the respondents. The researcher must create an environment that ensures openness and trust. This enables old, retired people between sixty and ninety years old the opportunity to express themselves. In this research, although the researcher is not able to prepare the physical environment where the interviews take place, he prepares the old retired people psychologically, by assuring them that the study has no intention to cause any harm to them. He does that by introducing himself and explaining the purpose and aim of the research. He also tells the old retired people who are between sixty and ninety years that they are not prisoners, and hence, that they must be free to stop the interview or to refuse to answer questions that makes them feel uncomfortable. There are several advantages associated with semi-structured interviews, one of which is the warmth that exist between the researcher and the participant. Terre-Blanche et al. (2010) explain that interviews give the researcher an opportunity to know people quite intimately by exploring their experiences and feelings. The researcher accommodates retired old people who are between the ages of sixty years and ninety years, who construe themselves as enjoying life satisfaction or enduring life dissatisfaction thereof. The researcher creates a conducive environment, so that they share their feelings and experiences openly and freely.

4.5. Sampling procedures

The researcher selected three old people who are retired, between sixty and ninety years of age, using generic purpose sampling. Bryman (2012) states that when using a generic purposive sampling approach, with respect to the selection of cases or contexts, the researcher establishes criteria concerning the kinds of cases needed to address the research questions, identifies appropriate cases, and then samples from those cases that have been identified in this case the researcher samples from old retired people, who are between the ages of sixty-five and eighty years old. The researcher identifies old, retired people from different ethnic groups and gender, choosing retired people who are between sixty years and ninety years of age, who are active members in their communities in different spheres, be it sports, religion, politics, business and many more.

4.6. Informed consent and ethics in qualitative research

In carrying out this research, the researcher follows the guiding principles of ethnics' research. With regards to informed consent, the research community feels strongly that participants in a study "have the right to be informed about the nature and consequences" of the study of which they will be part of Denzin and Lincoln (2000, p.138). This means that the participants must "first agree voluntarily to participate without any physical or psychological coercion," and secondly this agreement should "be based on full and open information" Denzin and Lincoln (2000, p.138-139). In this research the researcher asks for voluntary participation from old people who are retired and are between sixty and ninety years old and inform them that the interviews are done as one of the requirement in completing a master's degree. The researcher will also inform old retired people that he is attached to the University of South Africa. With regard to ethics of study, Terre-Blanche et al. (2010) identified one of the principles as autonomy and respect for dignity of persons. There are several unethical practices to avoid. These include harm to participant. This can take several forms. Diener and Crandall (cited in Bryman, 2012) postulate that harm can entail a number of facets, namely physical harm; harm to participant's development; loss of self-esteem; stress; and inducing subjects to perform reprehensible acts. The researcher is also required to guard against deception Denzin and Lincoln (2000, p.139), where deception is defined as "the deliberate misrepresentation" of the nature and aims of the study. The researcher clearly explains to participants that the interview is done as part as of the his Master's degree in Psychology and mentions that it is not meant for publishing and if its published the names of the participants will be protected. However, if the participant is comfortable with his or her name published, that will be agreed between the participant and the researcher. In carrying out this study the researcher will be careful to avoid harming old retired people, he will do this by being accommodative, relaxed, honest and truthful. The researcher will avoid being judgemental towards old retired people, because the aim of the study is to develop these old retired people so that they live satisfying lives during their retirement, though this may be difficult to measure.

4.7. Privacy and confidentiality

It is everyone researcher's duty to protect and safeguard the right to privacy of their participants. This entails that the information shared between two parties must be kept confidential. Any information that is printed will be done so in an ethical, responsible manner. It is also important that printed information must not bear true names of participants. Participants have the right to refuse to answer questions which they feel infringe on their privacy, where the researcher has no right to force them to do so. In this research the researcher explains the importance of reading and understanding the consent forms to participants, noting that no material benefit will be accrued by taking part in the interview, and that participation is entirely voluntary, where they are not being forced to answer questions which they feel uncomfortable in answering. In this research, the researcher will guard against infringing on old retired people's rights and confidentiality. The British Sociological Association, (cited in Bryman, 2012) suggest that covert methods violate the principles of informed consent and may invade the privacy of those being studied. Terre Blanche et al. (2010) argues in support of the above, when they say caution needs to be taken whilst conversing with the persons with regards to intense personal experiences as this deep level interviewing or conversation may lead to respondents feeling particularly exposed or vulnerable. It is the responsibility of the researcher, at all times, to make sure that respondents are at ease with the degree of intensity and exploration of the interview Terre Blanche et al. (2010) state that the researcher intends to prepare the respondents as much as possible for the nature of the interview.

Prior to the commencement of the study, the researcher will enter into a verbal agreement with each of the participants whereby he will indicate to them that their level of comfort at any time during the interview is sacrosanct. More so, the researcher also communicates to participants that they have a choice to answer particular questions or not, where the researcher will maintain the principles of ethnics in his conversation with the participants. The researcher is aware that the manner in which he speaks and what he says will influence these old retired people, who must remain vigilant throughout the interview, otherwise he can be influenced by old retired people on what to ask or he can influence the response from these old retired people.

4.8. Continuous analysis of data

Continuous data analysis is important during qualitative research, because the focus is more on the process than on set of fixed procedures Terre Blanche et al. (2010). For this reason, the researcher will remain flexible and aware of new information that may enter into the process anytime during the interview with old retired people. For any study to be scientific there is need for it to be valid and reliable, however, it is important to note that these concepts are different for quantitative and qualitative research study. The focus on this study is on validity and reliability on qualitative research.

Terre Blanche et al. (2010, p.561) define measurable validity “as the degree to which a measure does what it is intended to do”. This includes both the fact that the measure should provide a good degree of the fit between the conceptual and operational definitions of the construct, and that the instrument should be usable for the particular purposes for which it was designed. Bryman (2010) explains that qualitative studies should be judged or evaluated according to quite different criteria from those used by quantitative researchers. Guba and Lincoln (1994) propose that it is necessary to specify terms and ways of establishing and assessing the quality of qualitative research that provide alternative to validity and reliability. They propose two primary criteria for assessing a qualitative study, viz. trustworthiness and authenticity. These two and the way they assist this study will be discussed below.

Various qualitative researchers “believe that ‘nuance’ variables are an integral part of the world setting, and instead of eliminating them, they try to find out what impact they have on the outcome of the study” Terre Blanche et al. (2010, p.63), where it is not important to eliminate outside threats to validity prior to the research. It is these variables that make up the contextual circumstances that lie at the heart of the social constructionist researcher’s interest. In this research, the researcher is attentive to verbal nuances of participants between the ages of sixty and ninety years. He will also be very attentive to all their non-verbal communication. because this may have a significant impact on the study. Social constructionists believe that all research is coloured by the researcher’s perspective (Terre Blanche et al, 2010). It is thus believed that no one researcher can come to any “accurate reflection of reality” (Terre Blanche et al, 2010, p.62). The aim of qualitative research is to come to a better understanding of personal experiences.

Trustworthiness and authenticity and the way they assist this study will be highlighted below.

Bryman (2012:390) notes that trustworthiness is made up of criteria that have an equivalent criterion in quantitative research:

- a) credibility, which parallels internal validity;
- b) transferability, which parallels external validity;
- c) dependability, which parallels reliability; and
- d) confirmability, which parallels objectivity.

A major reason for Guba and Lincoln (1994) is unease about the simple application of reliability and validity standards to qualitative research because the criteria presuppose that a single absolute account of social reality is feasible. In other words, they are critical of the view that there are absolute truths about the social world that it is the job of the social scientist to argue. Instead, they argue that there can be more than one and possibly several accounts. Since this research is concerned with old people who are retired, and between the ages of sixty and ninety years, it is not possible that there can be absolute truths rather there are several accounts, hence methods to ensure trustworthiness and authenticity are applicable.

4.9. Credible validity

Credible validity produces findings that are “convincing and believable” (Terre Blanche et al., 2010, p.62). Credibility is “established while the research is undertaken, as the researcher looks for discrepancies which may influence the presentation of a rich and credible account of that which is being studied” Terre Blanche et al. (2010, p.63). It is important that the researcher continuously describe and explain how he or she came to his or her conclusion. Bryman (2010) states that the significance of this stress on multiple accounts of social reality is especially evident in the trustworthiness criterion of credibility. After all, if there can be several possible accounts of an aspect of social reality, it is the feasibility or credibility of the account that a researcher arrives at what is going to determine its acceptability to others. The establishment of the credibility of findings entail both ensuring that research is carried out according to the canons of good practice and submitting research findings to the members of the social world who were studied for confirmation that the investigator has correctly understood that social world. This latter

technique is often referred to as respondent validation or member validation. Another technique they recommend is triangulation. Bryman (2012) defines triangulation as “the use of more than one method or source of data in the study of a social phenomenon so that the findings may be cross checked.” (p.717). The same authority goes on to explain that triangulation entails using more methods or source of data in the study of social phenomena. It was originally conceptualised by Webb et al. (1966 in Bryman,2012) as an approach to the development of measures of concepts, where more than one method would be employed in the development of measures resulting in greater confidence in findings. In this study, the researcher is going to use three different sources, who are old retired people, between the ages of sixty and ninety years of age, from different backgrounds and of different sexes. This assists in the ability to evaluate his conclusion. Although the main method of eliciting for information from old retired people is interviewing, the researcher will also use observation, so that he can dictate the uncommunicated feelings and emotions. If these two methods are used simultaneously, the confidence in the findings will be increased.

4.10. Transferability

Because qualitative research entails the intensive study of a small group, or of individuals' certain characteristics (that is, depth rather than breadth that is a preoccupation in quantitative research), qualitative findings tend to be oriented to the contextual uniqueness and significance of the social world being studied. Qualitative researchers are encouraged to produce what Geertz (1973a, cited in Bryman 2012) calls thick description, viz. rich accounts of the details of a culture. Lincoln and Guba (1994) argue that a thick description provides others with what they refer to as a database for making judgments about the possible transferability of findings to other milieu. In this study, the researcher will interact with participants by means of tactical probing and making follow up questions, so that these old retired people share their feelings, experiences and some cultural values and beliefs. Social constructionism emphasises the importance of culture in the behavior of an individual. In this study chosen old retired people will be tactical interrogated, so that they share how culture has influenced the way they view their well-being and life satisfaction.

The above two criteria, that is, credibility and transferability, replace internal and external validity in quantitative research, where the researcher will now discuss dependability, which replaces reliability in quantitative research. It is important to start by defining reliability in general before discussing dependability. Terre Blanche et al. (2010) defines reliability as “the dependability of a measurement instrument, that is, the extent to which the instrument yields the same results on repeated trials” (p. 563). On the same note Bryman (2012) defines it as “the degree to which a measure of a concept is stable” (p.715). This means that if different instruments are used to assess or measure the same phenomena the results should always be same. The three prominent factors involved when considering whether a measure is reliable are, firstly, stability. This consideration entails asking whether a measure is stable over time, such that we can be confident that the results relating to that measure for a sample of respondents do not fluctuate. This means that, if we administer a measure to a group and re-administer it, there will be little variation over time in the results obtained.

The second factor that is involved when considering whether a measure is reliable is internal reliability, where the key issue is whether the indicators that make up the scale or index are consistent; in other words, whether the respondents’ scores on any one indicator tend to be related to their scores on the other indicators.

The third factor that is involved when considering whether a measure is reliable is inter-observer consistency, which entails that when a great deal of subjective judgment is involved in such activities as the recordings of observations or the translation of data into categories and where more than one ‘observer’ is involved in such activities, there is a possibility that there is a lack of consistency in their decisions.

This therefore means that the phenomena do not change, which is not the case for human beings.

4.11. Dependability

Bryman (2012) mentions that dependability is parallel to reliability in quantitative research, Lincoln and Guba (1994 cited in Bryman,2012) proposed the idea of dependability, and argue that to establish the merit of research in terms of this criterion of trustworthiness, the researcher ought to adopt an ‘auditing’ approach. This entails ensuring that complete records are kept of all phases of the research process- problem formulation, selection of

the research participants, fieldwork notes, interview transcripts, data analysis decisions, and so on, in an acceptable manner. Peers would then act as auditors, possibly during the course of the research, and certainly at the end to establish how far proper procedures are being and have been followed. This would include assessing the degree to which theoretical inferences can be justified. However, Lincoln and Guba (1994, in Bryman 2012) highlights some challenges associated with this auditing. These include the fact that it is too demanding for the auditors, bearing in mind that qualitative research frequently generates extreme large data sets, and it may be that this is the major reason why it has not become a pervasive approach to validation. The procedures followed when carrying out reliability in quantitative research are similar to those followed when pursuing dependability in qualitative research, although there are notable differences. The researcher kept all the records of all phases of the research process, though these are not for supervisory auditing. The reports are kept for anyone one who is interested to see them. These records include the problem formulation, how the researcher selected participants, thus includes the sampling procedures, interview transcripts, data analysis, conclusion and recommendations.

4.12. Confirmability

Bryman (2012) explains that confirmability is concerned with ensuring that, while recognising the complete objectivity is impossible in social research, the researcher can be shown to have carried the research following the ethics of researching. It should be apparent that he or she has not overtly allowed personal values or theoretical inclinations manifestly to sway the conduct of the research and the findings deriving from it. Lincoln and Guba (1994 cited in Bryman, 2012) propose that establishing confirmability should be one of the objectives of the auditors. In this study, the researcher will try to overcome the weakness brought about with regards to reliability and dependability in quantitative research, by employing confirmability, acting in good faith and avoiding the influence of his feelings, or judgement when conversing with the old people who are retired and are between the ages of sixty-five years and eighty-five old. These participants must be of different gender, races and socio-economic standing.

In addition to embracing trustworthiness in dealing with qualitative research in general, as well as in this study, which speaks to well-being and life satisfaction in particular, it is important to highlight the importance of authenticity criteria.

4.13. Authenticity

Bryman (2012: 393) highlights that the criteria of authenticity raise a wider set of issues concerning the wider political impact of research, these are:

Fairness: does the research fairly represent different viewpoints among members of the social setting? This augurs well with social constructionism, which stipulates that reality is a co-construction and no one reality is true reality. In this research, different viewpoints of old people who are retired who are between the ages of sixty and ninety years will be well presented, because participants will be selected from different social and economic background, and will be of different gender, races, and ethnic groups. So, their sphere of social setting will be well catered to.

Ontological authenticity: does the research help members to arrive at a better understanding of their social milieu? The conversation and deep engagement with the participants should help them to understand their social environment, and ways of making the best that is available to them, especially in terms of physical, social, emotional and psychological wellbeing after their retirement.

Educative authenticity: does the research help members to appreciate better perspectives of other members of their social settings? This study should assist participants to understand that they do not live in a vacuum, but with other stakeholders, who are influential in their well-being and life satisfaction.

Catalytic authenticity: has the research acted as an impetus to members to engage in action to change their circumstances? Although the results of this study are not meant to be generalised, it is important to note that participants can learn from one another. These participants are retired, but active members of the community. They will also face their well-being with a positive attitude, and hope that retirement provides a means to an end.

Tactical authenticity: has the research empowered members to take steps necessary for engaging in action? In this study participants will receive the assurance that the activities they partake in the community are valuable and will be motivated to do more as a way of improving their societies and enhancing their well-being. In summary, it is

important for qualitative research to be fair, not only to the researcher and participants but to the community where it takes place. It must help the participants to understand their social, physical, and psychological circumstances and be able to manipulate it for their benefit and all who live in that society. Having discussed the importance of validity and reliability, it is important to look at the focus of inquiry.

4.14. Focus of inquiry

The focus of inquiry refers to the 'who' the focus of inquiry is and 'what' constitutes the focus of study. In qualitative research this can include "cases, or instances of phenomena, or social processes" Denzin and Lincoln (2000, p.369). In this case, the focus of inquiry is old people who are between the ages of sixty and ninety years old, and who are active members in their societies. The 'what' will be investigating the well-being and life satisfaction of these old retired people, who are formal retired from work by virtue of reaching retirement age? According to Stake (1995, cited in Denzin and Lincoln, 2000, p.369), the approach that focuses on a number of cases (namely more than one case) is referred to as the collective case approach. Each of these cases is then be analysed according to a chosen analytic strategy. However, it is important that the researcher first gains access to the data or information that needs to be analysed. In order to obtain the data or information the researcher will interview three retired old people, between the ages of sixty-five and eighty-five years old.

4.15. Sample size

Working within the framework of qualitative research approach, less concerned is placed on generalisation of findings amongst the larger population, and more is focused on the "detailed and in-depth analysis" of three individuals who are retired and between the ages of sixty and ninety years old, but who remain active in their communities. The researcher will use purposive sampling, where the goal of purposive sampling is to sample cases/participants in a strategic way so that those sampled are relevant to the research questions that are being posed. Very often, the researcher will want to sample in order to ensure that there is a good deal of variety in the sample, so the members he will sample will differ from each other in terms of key characteristics relevant to the research question Bryman (2012). It is important to stress that the researcher will select participants varying in age, gender, socioeconomic status and geographic location. Purposive sampling also

fits within the thinking of social constructionist research, which often “seek out groups, settings, and individuals where and for whom the process being studied are most likely to occur” Denzin and Lincoln (2000, p.370).

4.16. The means of inquiry

The means of inquiry “comprises the skills, assumptions, enactments, and material practices that the researcher-as-methodological-*bricoleur* uses in moving from a paradigm and a research design to the collection of suitable information” Denzin and Lincoln, (2000, P.371). It simply stipulates how the researcher will gain access to and collect his or her data, as well as how he or she will go about analysing it. The researcher uses the case study design here as a way of eliciting from participants.

4.17. Case study

Santrock (2003) explains that a case study, or case history, is an in-depth look at a single individual. Case studies are performed mainly by clinical psychologists when, for either practical or ethical reasons, the unique aspects of an individual’s life cannot be duplicated and tested in other individuals Dattilio (2001, cited in Santrock, 2003) A case study provides information about one person’s fears, hopes, fantasies, traumatic experiences, upbringing, family relationships, health, or anything that helps the psychologist understand the person’s mind and behaviour. Bryman (2012) supports this view, stating that the basic case study entails the detailed and intensive analysis of a single case. As Stake (1995, cited in Bryman, 2012) observes that case study research is concerned with the complexity and nature of the case in question. The same authority goes on to explain that there is a tendency to associate case studies with qualitative research, but that such an identification is not appropriate. It is certainly true that exponents of the case study design often favor qualitative methods, such as participant observation and unstructured interviewing, because these methods are viewed as particularly helpful in the generation of an intensive, detail examination of a case. From the description of the authorities’ views cited above, it is befitting to argue that this is the appropriate design for this study, because it considers three cases of old retired people who are between the ages of sixty and ninety years and are active in their communities, albeit on individual bases. These individual cases will be intensively analysed. As stated above, interviewing will be the method of getting information. Bryman (2012) defines interview schedule “as a collection

of questions designed to be asked by an interviewer” (p.712). The same authority goes on to explain that in-depth interview in qualitative research, sometimes refers to unstructured interview but more often refers to both semi-structured and unstructured interviewing. Bryman (2012) goes on to explain that in a semi-structured interview, the researcher has a list of questions or fairly specific topics to be covered, often referred to as an interview guide, but the interviewee has a great deal of leeway in how to reply to these. Questions may not follow on exactly in the way outlined on the schedule. Questions that are not included in the guide may be asked as the interviewer picks up on things said by the interviewees. However, by and large, all the questions will be asked, and a similar wording will be used from interviewee to interviewee.

In this study, the researcher will use the semi-structured interviews, with the advantage of allowing the researcher to probe where he feels the question is not well-answered. This also brings the intimacy between the him and the participants. It is important for the researcher to prepare for the interviews, so that interviews are become orderly. Bryman (2012) stipulates that the idea of an interview guide is much less specific than the notion of a structured interview schedule. In fact, the term can be employed to refer to the brief list of memory prompts of areas to be covered that is often employed in unstructured interviewing, or to somewhat more structured list of issues to be discussed or questions to be asked to be asked in semi-structured interviewing. What is crucial is that the questions allow interviewers to glean those ways in which research participants view their social world, where there is flexibility in the conduct of interviews. The latter is as much, if not more to do with the conduct of the interview, as with the nature of the interview guide as such. In preparing for qualitative interviews, Lofland and Lofland (1995, p.78) suggest asking yourself the question “just what about this thing is puzzling me?” This can be applied to each of the research questions you have generated, or it may be a mechanism for generating some research questions. They suggest that your puzzlement can be stimulated by various activities: random thoughts in different contexts, which are then written as quickly as possible; discussion with colleagues, friends, and relatives; and, of course, the existing literature on the topic. The formulation of research question(s) ought not to be so specific that alternative avenues of inquiry that might arise during the collection of fieldwork data become closed off. Such premature closure of your research

focus would be inconsistent with the process of qualitative research. It is also necessary to consider, “what I need to know in order to answer each of the research questions I’m interested in?” This means trying to get an appreciation of what about the interviewee sees as significant and important in relation to each of your topic areas. Thus, questioning must cover the areas that are relevant to the study, but from the perspective of the interviewees. This means that, even though qualitative research is predominantly unstructured, it is rarely so unstructured that the researcher cannot at least specify a research focus. Some of the basic elements in the preparation of the interview guide are:

- Create a certain amount of order on the topic areas, so that your questions about them flow reasonably well, but be prepared to alter the order of questions during the actual interview. In this interview, the researcher has an interview schedule with guiding questions that may be changed as the interview progresses, however, questions on age, ethnic group and previous employment cannot be left out because they help the research process in answering the research question.
- Formulate interview questions or topics in a way that will help you to answer your research questions (but try not to make them too specific). The researcher formulated the questions in such a way that they help in answering the research question and generating a scientific conclusion that is both valid and reliable.
- Try to use the language that is comprehensible and relevant to the people you are interviewing. Simple, understandable English is used, however, if one or more of the participants request that interviews be done in their language, an interpreter can be sought.
- Just as in interviewing in quantitative research, it is necessary not to ask leading questions, where the researcher avoids leading question in this interview and allow the participants to express themselves freely and openly.
- Remember to ensure that that you ask or record ‘face sheet’ information of a general kind (name, age, gender, etc.) and a specific kind (position in company, number of years employed, number of years involved in a group, etc.) because such information is useful for contextualising people’s answers.

In this interview, participants state their names, ages, ethnic groups, their previous occupation and activities they are involved in, in their communities, as pertinent to analysis.

Terre Blanche et al. (2010) elaborates on setting the interview, noting that it is necessary to ensure no undue disturbance in the interview context (an adequate degree of privacy); and if you are recording, to ensure that the sound environment is not going to drown out the recordings. Ensure that the interviewee has planned to put aside the required amount of time so that she or he is able to give the interview undivided attention.

4.18. The workings of the interview

Most people don't mind if you tape record them or video an interview, but their consent is paramount. The advantage of recording is that you keep the full record of the interview. It also shows the interviewee that you take what they say seriously. It could detract from the intimacy of the encounter, with both the interviewee and interviewer in part performing for the camera or tape recorder rather than really talking to each other but ensure that your recording equipment works and that you know exactly how to use it. (Terre Blanche, 2010:299)

4.19. Starting the interview

Terre Blanche (2010) explain that it can be a good idea to start with the summary of what the interview is about; but make this very short. You could follow this with some non-threatening, open-ended questions that gets the interviewee talking and help to put them at ease. Remember that an interview is a process of getting to know one another better. The researcher starts by introducing himself and state the purpose of the interview. Thereafter, he asks participants if they read and understood the consent forms and their willingness to participate in the interview process. If everything is agreed upon, he then starts asking questions.

4.20. The interview itself

Terre Blanche (2010) advises that even though you may be recording the interview, it is a good idea to scribble down questions or thoughts that occur to you the interviewee is speaking. Know your interview schedule sufficiently well not to have to refer continually to the interview schedule to the interview format and thus interrupt the contact and flow that are characteristic of a good interview. Draw the interviewee into becoming a co-

enquirer rather than a research subject. In short, conduct a conversation, rather than a question and answer session. Seidman (1991 cited in Terre Blanche,2010:299) says that, as an interviewer, one should do the following:

- Listen more and talk less: the researcher asks participants open-ended questions, such that they explain their feelings and experiences freely, and the researcher will guard against talking too much, but he has to listen attentively.
- Follow up on what the participant says: the researcher listens attentively to participants speaking and ask a follow up question;
- Ask questions where you do not understand: when participants say something that the researcher does not understand, ask them follow up questions. If participants did not comprehend the question properly, the researcher rephrases it.
- Ask to hear more about a subject: the researcher asks tactical follow up questions so that old retired people explain themselves, which helps the researcher to understand their story and generate scientific and sound conclusions.
- Explore, do not probe: the researcher avoids probing but explores and ask a follow up question so that old retired people who are between sixty and ninety years of age do not feel threatened, but instead feel that they are equal partner whose information is valuable in the discussion.
- Avoiding leading questions: the researcher avoids asking participants leading questions, so that he will get the answers that he expects.
- Ask open-ended questions which do not presume an answer: the researcher asks open-ended questions and avoids leading participants to the answers that he expects or that suit him.
- Follow-up and do not interrupt: the researcher is patient, and listens to participants, avoiding interrupting them as they are talking.
- Keep participants focused and ask for concrete details: the researcher asks follow up questions as a way of keeping participants focused.

- Ask participants to rephrase or reconstruct: the researcher will ask participants to rephrase or reconstruct their sentences if they are not clear. This will be done discreetly.
- Do not reinforce the participant's response: the researcher avoids reinforcing the participant's response, because this may cause them to go on tangents.
- Tolerate silence and allow the interviewee to be thoughtful: the researcher allows to think during the interview and hence silence for a normal period are not interrupted.

It is important to note that in this study the researcher will attempt to create rapport with participants. This will inculcate trust in the respondents, further enhancing their confidence and willingness to share even confidential information. The researcher will try to equip himself with the skills mention above so that he can gather rich information from the participants. After collecting the information, the researcher will then set on analysing the collected data.

4.21. Continuous analysis of data

Continuous data analysis is important during qualitative research, as the focus is more on the process than on a fixed procedure Rabinov and Sullivan (1979, cited in Terre Blanche et al. 2010). In this study, the researcher remains flexible and aware of new information that may at any time enter into the process. Terre Blanche et al. (2010) allude to interpretive data analysis, mentioning that, the key to doing a good interpretive analysis is to stay close to the data, and to interpret it from a position of emphatic understanding. The anthropologist Clifford Geertz (1973,cited in Bryman, 2012) put forward that the purpose of interpretive analysis is to provide 'thick description', namely, a thorough description of the characteristics, processes, transactions, and contexts that constitute the phenomenon being studied, couched in language not alien to the phenomenon, as well as an account of the researcher's role in constructing this description. Clearly this would be impossible if data were kept at arm's length. At the same time, however, such a description is more than a mere copy of the original phenomenon being studied. The purpose is not to collect bits and pieces of 'real life', but to place real life events and phenomena into some kind of perspective. A useful aphorism associated with interpretive research, and indeed all forms of qualitative research, is 'to make the strange familiar and

the familiar strange'. Miller and Crabtree (1992 cited in Terre Blanche et al 2010) argue that interpretive analytic styles vary along a continuum from quasi-statistical styles to immersion/crystallisation styles. Quasi-statistical styles involve using predetermined categories and codes that are applied to the data in a mechanistic way to yield quantifiable indices. Immersion/crystallisation styles, on the other hand, involve becoming thoroughly familiar with a phenomenon, carefully reflecting on it, and then writing an interpretation by relying on one's intuitive grasp of what is going on, rather than on any analytic technique. The following steps fall between these two extremes. These steps are familiarisation and immersion, inducing themes, coding, and elaboration, and they will be discussed below, noting that interpretive analysis rarely proceeds in an orderly manner.

4.22. Familiarisation and immersion

Terre Blanche (2010) highlights that by the time data has been collected, analysis ought to already be well under way. Data gathering in interpretive research is not just a technical exercise but involves the development of ideas and theories about the phenomenon being studied, even as the researcher contacts gatekeepers and sets up interviews. So, by the time data analysis commences, a preliminary understanding of the meaning of the data is necessary. This is achieved by reimmersion in the data, this time working with texts (field notes, interview transcripts), rather than with lived reality. Read through your texts many times over. It is necessary to make notes, draw diagrammes, and brainstorm. This ensures familiarisation and informs a sense of what kinds of interpretation are likely to be supported by the data and what are not.

Terre Blanche (2010) notes that data analysis starts from the onset of the research, where it is imperative that researcher be alert and be able to pick everything, significant or of less importance which is communicated by old retired people who are between sixty and ninety years of age. The researcher is also being on guard for any non-verbal communication that may be exhibited by the participants during the interviews. These nuances play a heightened role in psychology research and data analysis.

4.23. Inducing themes

Terre Blanche explain that induction means inferring from general rules or classes from specific instances. It is thus a 'bottom up' approach, where material is examined to determine its organising principles. This is the opposite of a top-down approach using

readymade categories. There are no fixed rules about what sorts of theme or category are best, nor is there one best way of organising any given collection or raw data. This requires, firstly, using the language of your interviewees or informants, rather than abstract theoretical language, to label your categories. Secondly, it involves moving beyond merely summarising content, viz. thinking in terms of processes, functions, tensions, and contradictions, such as when studying commuter behaviour in taxis, it may be useful to organise the material in terms of events that function to assert a community of interests between driver and passengers versus events that threaten to break up this community. Ferreira (1988 cited in Terre Blanche, 2010) in her study of medical encounters at an outpatient centre, also chronological themes such as 'prior to consultation', 'during consultation' and 'after consultation'. Thirdly, it is necessary to find an optimal level of complexity. Just having two or three themes is probably not enough to do anything interesting with the data. On the other hand, with ten or fifteen themes, is likely to be necessary to rearrange them so that there are smaller number of main themes, with sub-themes under each. Fourth, do not settle for one system too quickly. Play around and see what happens when you try different kinds of theme. Finally, the study must not lose its focus. Providing a 'thick description' of a beauty competition, say, may require many themes covering a broad array of issues; but if the study is specifically about the way participants feel about being seen as sexual objects, most themes ought to relate directly to this. In this research, the researcher elicits old retired people who are between sixty and ninety years of age and listens to their stories, constructing relevant themes. The themes are devised to be related to the research questions, and contextualised around the topic and research question of the project.

4.24. Coding

Terre Blanche (2010:324) specifies that during the coding activity of developing themes, data is coded. This entails marking different sections of the data as being instances of, or relevant to, one or more of the chosen themes. You might code a phrase, a line, a sentence or a paragraph, identifying these textual 'bits' by virtue of their containing material that pertains to the themes under consideration. The content of the text might refer to a discrete idea, explanation, or event, and any textual 'bits' might be labelled with more than one code if referring to more than one theme. In coding, we break down a body

of data (text domain) into labelled, meaningful pieces, with a view to later clustering the 'bits' of coded material together under the code heading and further analysing them both as a cluster and in relation to other clusters. In practice, thermalising and coding blend into one another, because the themes used tend to change in the process of coding, as we develop a better understanding of them and how they relate to other themes. Frequently, we realise a theme contains subthemes and begin to analyse these as well. Thus, codes should never be regarded as final and unchanging. In this research, the researcher codes lines, sentences and paragraphs from the conversation with three participants. If the codes are common to all the participants, then a theme is formed.

4.25. Elaboration

Terre Blanche (2010) explains that when collecting material for interpretive analysis, one experiences events, or the things people say in a linear, chronological order. When one then immerses oneself in field notes or transcripts, the material is again viewed in a linear sequence. What the induction of themes and coding achieves is to break up this sequence so that events or remarks that were far away from one another are brought close together, this provides a fresh view of the data and allows for the careful comparison of sections of the text that appear to belong together. At this stage, nuances emerge in ways not captured by the original, potentially crude, coding system. This presents an opportunity to revise the coding system either in small ways, or drastically. This is not a sign of failure, but of a thorough analysis. The purpose is not to come with the correct way of structuring the material, but to remain speculative in structuring the analysis, until reaching a good account of the data. Continue to code, elaborate, and record until no further significant new insights appear to emerge. This is like 'sampling to redundancy', viz. continued selection of cases for inclusion into a study until further selection no longer yields significant new information. This analogy in analysis means coding, elaborating and recording until no further significant insights appear to emerge. During analysis, events are sought where, if in chronological order, are easy to code, and if not, are sorted so as to code them and then create themes. This is achieved through continuous coding, elaborating, and recording, until no more issues arise, whether similar or different.

4.26. Interpretation and checking

The final step involves constructing an interpretation. This is written account of the phenomenon studied most probably (but not necessarily) using thematic categories from analysis as sub-headings. The research is scrutinised for deficiencies, such as contradictions, redundancy, exaggeration, or prejudice, as well as to observe personal bias. This sums up the characteristics or the relationship that exists among the three most important stakeholders in social science research, viz. the researcher, the participant, and the data that is analysed. Although there must be a fruitful conversation between the researcher and participant, the researcher has the powers to control the conversation and it is important that the researcher be ethical and professional in his conduct. In the interpretation and checking, the researcher will go through the whole interpretation, analysing each participant and observing the coding and themes to see if he had over interpreted others and trivialised some important codes in his analysis. He will also examine his personal involvement and identify areas where he might have prejudiced some participants or where he might have over evaluated some codes from participant. This is a review stage, where the researcher examines his relationship with participants and the data that he is analysing. (Terre Blanche,2010)

4.27. Conclusion

Methodology, viz. the technique for collecting data, and its function in research study in general and this study, is highlighted. A qualitative research approach is the most suitable method in this study, because it is interpretive in nature. It gives the participants an opportunity to interact with another person and share their experiences and feelings. The purpose of a research design is to provide a framework that acts as bridge between research questions and the execution of the research. If well-chosen and properly executed, the research will serve its purpose. In this study, the most suitable design is the case study. Social constructionism as a stance will be used in soliciting information from participants, where the purpose is to dive into the feelings of participants. Interviewing in general will be used, in addition to semi-interviews. Purposeful sampling enables the researcher to answer research questions. In carrying out this research the researcher is guided by the ethics of carrying out the research, these are, getting informed consent from the participant, respecting the privacy of participants, and enabling

confidentiality on the information shared. These approaches and methods are used to facilitate engagement with three old people who are retired regarding their well-being after retirement.

CHAPTER FIVE

The Life Story of Mrs. Mulala

Mrs. Mulala: A life story of financial struggles, loneliness, health deterioration, fear of God, and the wealth of wisdom of a semi-subsistence farmer, that all affect her well-being and life satisfaction after retirement.

5.1. Personal details

Participant:	Mrs. Mulala
Age:	Sixty-seven
Occupation before retirement:	Teacher
Professional qualification:	Certificate in Primary Education
Ethnic group:	Nambya (one of the dialects in Ndebele Language)
Present Activity in the community:	Goat rearing project
Research Setting:	Mrs. Mulala's homestead in Ntabazinduna.

Here the researcher presents the themes that he extracted from the transcribed conversation that he had with the participant, Mrs. Mulala (pseudonym). The full transcription is available on request. The themes that are highlighted here are from the conversation; they may not be exhaustive of the participant's experiences and feelings due to other reasons such as inexperience in interviewing by the researcher. It is important to note that the transcription will have the researcher's perspective, because he was also the co-creator of the realities that are written about. Someone looking through this interview may either add, subtract or make suggestions on some themes, but what appears here are the feelings and experiences of Mrs. Mulala, seen through the lens of the researcher's analysis.

5.2. The story of Mrs. Mulala

5.2.1. Introduction

The story of Mrs. Mulala has been looked at from the perspective of her financial in/dependence. She revealed that she is totally dependent on the money that she receives as a pension, and money she receives as rent. She mentioned that she rents out one of two houses she owns. She is involved in vegetable growing and goat rearing

projects to supplement her income. Throughout the interview, she never mentioned that she gets financial assistance from her daughters, though she mentioned that most of her children work and stay in South Africa with their families.

She mentioned that she invested during her working days and after retirement. Mrs. Mulala opened to the researcher and revealed that she managed to buy two houses during her working days. Both are in low-density suburbs. She also invested by buying a stand and building a homestead and drilling a borehole towards her retirement, and in human capital, by sending her children to school. They are now independent adults, who are employed in South Africa, except one, who is still looking for employment.

Mrs. Mulala explained that she has endured deterioration in her health as she became older. She specified that she started seeing deterioration after the age of fifty-five years. This deterioration affected her by making her ill and vulnerable to chronic diseases. She also explained that some of her senses are no longer as functional as there are expected for a normal and healthy human being. She also revealed that her balance and movement is compromised. She was able to compare these changes that are happening after retirement to her early and middle adulthood.

With regards to cognitive changes, Mrs. Mulala stated clearly that she cannot compete with young people in learning new things. She also made it clear that she has difficulties in catching up with technological advancements. She also explained that she can compete with young ones if the concept being learnt involves something she has done before. She also testified that her memory is no longer as sharp as it used to be in her early and middle adulthood.

On the subject of loneliness or companionship, in terms of family members, especially children and grandchildren, she complained that she does not spend quality time with her children and grandchildren after retirement, as she would have wanted. She clearly stated that this separation was caused by factors beyond her control.

On loneliness or companionship with friends, and contact with former workmates after retirement, Mrs. Mulala revealed that she was not able to interact with friends and former workmates due to financial constraints.

On work anxiety after retirement, Mrs. Mulala made it clear that she missed her former workmates. She also revealed that she missed the learners she taught. She also alleged

that she missed the challenges that her work environment presented to her during her working days.

On the subject of marriage, divorce and widowhood after retirement, Mrs. Mulala divulged that she married and divorced in her early adulthood and the marriage failed, resulting in a divorce. She later on married her second husband and the second husband passed on. She tried to downplay the effect of losing her second husband, but revealed he was deceased.

On fear of death and comfort about dying, she made it clear that she was not afraid of dying. She explained that she feared leaving her children without her guidance. She stated that her religion promised them that there is life after death, so she saw no reason to fear dying. Furthermore, she mentioned that there is nothing that she can do without following her religious beliefs. She stated that her religion taught her values and guidance in life. On aging and wisdom, Mrs. Mulala alluded to the fact that the more you get older, the wiser you become. She revealed that now, because she is old, a great deal more people come to her for advice. She revealed that she also visits people older than her for advice.

On aging versus community activity, Mrs. Mulala confessed that she was very active in projects around the community. She also mentioned that she also has her personal projects that help her to sustain herself. She also made it clear that her wish is to see development in the community. On politics, she stated that she is active on community and national politics, but she is a novice when it comes to international politics.

These are the issues that the researcher wanted Mrs. Mulala to share on and the responses will show whether the participant enjoys life satisfaction and well-being after retirement or she endures life dissatisfaction.

During the analysis of her life story the following themes were identified, and they will be discussed below.

5.2.2. Financial dependence versus financial independence

With regards to financial dependence or independence, Mrs. Mulala explained that although she is not happily financially independent, she is not enjoying life after she retired as compared to the time when she was working. When asked if she was able to finance

her daily needs after retirement as compared to her working days, she responded as follows (all participant responses are transcribed and presented verbatim):

Not really, because when I started working I managed to buy two houses, one in low density areas in Richmond, and the other in high density areas in Lobengula. I managed to take my children through school, paying school fees for them and also paying fees for buses that ferried them to school and feeding them very well, which I cannot do now because with the money I get I can only buy basic commodities that I need and sometimes it is not enough.

This shows that she can sustain herself, but that she is not able to meet her needs as she used to do when she was working. She does not allude to the fact that she is financially assisted. She states that presently, she can only buy the basic commodities to keep her living. Though there was no direct question inquiring if she is assisted, her explanation shows that she takes care of herself.

She also explained that she is not able to take care of her grandchildren unassisted. If asked by her children to stay with her grandchildren, she responded by saying:

Not at all, their parents have to chip in, in terms of taking care of their children because with the little money I get from house rental and pension, I will not be able to take them to school.

This means things are no longer the same as when she was working. She stated that during her working days, she managed to buy properties, pay school fees, and take care of the children, but now she cannot afford to take care of her few grandchildren. From this statement she also does not state that there is someone who is assisting her financially but alludes to the fact that her children would have to assist her financially if she assumes the responsibility of taking care of some of her grandchildren.

She also explains that she is not able to visit her former workmates because she is financially limited. When asked if she is able to visit her former work mates, she responded by saying:

I wish I could, but I am financially limited, I do not have finances to move around.

When Mrs. Mulala was summing up her life experiences after retirement, she stated that life was no longer easy for her because she could not enjoy the luxuries that she used to

enjoy during her working days. When Mrs. Mulala was asked to sum up her life experiences after retirement, she responded by saying this:

Now life is not easy at all, I no longer enjoy life as I used to do because I no longer have freedom to move, I am financially limited because of cash, I cannot buy things that I used to buy, now I am limited to buying basic things, I cannot go out and visit places of interest, I used to travel a lot, I used to like traveling now I cannot travel because I cannot afford. So, I am limited to this area.

She was lamenting the life she is living presently, as compared to the one she used to live when she was still employed.

5.2.3. Investment during working days versus investment after retirement

On investment, Mrs. Mulala stated that she invested in properties, that is, two houses in the city and homestead in Ntabazinduna where she is currently living. She also talked about drilling a borehole where she fetches water for her household use and for watering the garden. As stated above, she stated that she managed to buy two houses, one in the low-density area of Richmond and the other in the high-density area of Lobengula. When she was asked as to who is occupying the properties, Mrs. Mulala responded as follows:

The one in Richmond I left it with my former husband and my children, so that my children can have accommodation. I thought instead of selling the properties and sharing the money, I would rather leave the house for my children and the other one.

She also invested in human resources by sending her children to school. From the above discussion, she stated that she managed to send her children to school. She also testified that three of her children are working in South Africa, indicating that her investment paid off. When she was asked what her children were doing in South Africa, she responded by saying:

Two are teachers in South Africa and the other one is doing pastoral work.

The type of work that her children are doing are professional jobs, showing that they achieved well at school. Mrs. Mulala stated that after her retirement she managed to drill a borehole so that she will have easy access to water for household use and for watering

the garden. When she was asked who drilled the borehole, Mrs. Mulala responded by saying:

After I received my pension package I drilled the borehole, so that I cannot walk a long distance to fetch water.

5.2.4. Health status in adulthood versus health status after retirement

Mrs. Mulala shared her health status in her retirement period, comparing it to her early and middle adulthood. She shared her experiences and feelings with honest and logical understanding that you cannot deter age, nor can you defeat it. When she was asked if she suffers from any chronic disease or diseases which is/or are perceived to result from old age, she responded by saying that:

Yes, I do have arthritis, hypertension and sugar diabetes and all these started after the age of fifty-five years; therefore, I think it is because of old age because I never had them.

When the question was explored further so as to determine if those are the only physical challenges that she encounters, she responded by explaining that she has several pains and aches that she attaches to bone problems. Here is her response to the question:

Sometimes I get the back pain, my knees ache, sometimes my feet ache, and I think it's all about the bones.

She therefore attributed all these problems to old age, because she explained that these problems developed when she was old.

On the functioning of all her senses after retirement as compared to her younger ages, Mrs. Mulala explained that most of her senses are still functional, except for her eyes and ears, which give her problems. She alluded to the fact that she wears glasses to aid her vision. When she was asked if her senses were still as efficient and effective as they used to be when she was in her early and middle adulthood, she responded by saying:

Now I have hearing problems, on sight I can hardly see and read otherwise all senses are functional.

When the researcher made a follow up question asking her how she was able to relate her vision and hearing problems to her advanced age and not natural causes, she responded by saying:

Ah! The eyesight problems started after the age of fifty-five years, again after fifty-five years that's when I started to wear glasses and that's when I started to have hearing problems. So, I think it's because of age.

So, Mrs. Mulala did not have any doubt as to the repercussions that aging has done on her senses, however, she did not show any signs of regret that age is doing the inevitable signs of aging. This was observed from her nonverbal communication, as well as her verbal communication. Mrs. Mulala testified that age has also taken its toll on her balance and strength when walking and running as compared to her young age. She explained that:

Before, I used to run, train and play volleyball, but now I cannot walk fast but I can walk slowly, and I cannot walk for long distances.

5.2.5. Cognitive functioning in adulthood versus cognitive functioning in young age

With regards to her ability to compete with younger people on learning new things, Mrs. Mulala was very clear on the challenges she has when it comes to competing with younger people on learning new things. She explained that if the concepts are new she cannot compete, but if the concepts involve things that she once did, she can compete and even achieve better than the young ones. So, when she was asked if she has the capacity to compete with young ones in learning new things she responded as follows:

On that one I wouldn't agree because these young ones learn things very fast and I now take time to learn new things, but if you give them to these little boys they learn very fast than I do.

So, she was able to admit and draw the line when it comes to learning new things, she made it clear that she is no match. When the researcher probed further so as to ascertain whether she really accepts that she cannot compete with young people in all the concepts. She raised the issue of experience and stipulated that on concepts that she previously learnt or experienced, she can compete effectively. Here is how she responded:

On that one I think it depends on the task, if it uses technology I cannot compete but if it is a thing I have done before, using experience, I can compete.

Mrs. Mulala showed that she does not have confidence in herself when it comes to technological advancements, and she did not even show hope in learning so that she can compete with the younger generation. On her memory being as sharp and as effective as it was when she was young, Mrs. Mulala openly admitted that her memory is not as good as it used to be when she was in her stages of life and early stages of adulthood. She confessed that she easily forgets, and she attributed this to aging. When she was asked if her memory was still as sharp as it was when she was young, she responded by saying:

Ah! I cannot say my memory is still good, because when I place something somewhere, it takes time for me to remember where I put it.

Although she gave only example of forgetfulness, she cited it as a broader phenomenon.

5.2.6. Loneliness versus companionship with children and grandchildren after retirement compared to working days

In relation to having enough contact with her children and grandchildren, Mrs. Mulala lamented that she does not have enough contact with her children and grandchildren. She stated that she has four children and eight grandchildren. She explained that three of her children and six grandchildren stay in South Africa. She only stays with one child and two grandchildren in Zimbabwe. The child stays in town at her house in Richmond and she stays with her two grandchildren at Ntabazinduna. When she was asked if she was in contact with her children and grandchildren, she responded by saying:

Not often though they sometimes they call me, phone me and SMS me, but not as often as I would like them to contact me. They have their own families and maybe they are busy at work and they are busy with their families.

Her response shows that she is not happy with the contacts that she has with her children and grandchildren; however, there is nothing that she can do but to follow the dictates of nature. The researcher followed up by inquiring why she does not take her grandchildren and stay with them, since she has a big homestead, she responded by saying:

Schools here are distant, so they will have to walk long distances to school, so they will rather be with their parents where they will be close to school.

The researcher followed up on this by inquiring as to whether access to school or schools is the one that hinders her from staying with her grandchildren. She responded by saying that these days, people want to stay with their children, and do not want to have their children taken care of by their mothers.

When the researcher explored this and tried to determine whether she might be able to sustain some or all of the grandchildren that stay in South Africa with their parents, she responded by saying:

Not at all, their parents have to chip in, in terms of taking care of their children because with the little money I get from the house and pension, I will not be able to take them to school.

In other words, Mrs. Mulala acknowledged that she would not be able to take care of her grandchildren due to financial constraints. From the discussion that Mrs. Mulala had with the researcher, it became apparent that she would like to be close to her children and grandchildren; however, because of other factors chiefly finances, she is not able to do so.

5.2.7. Loneliness versus companionship with friends and former workmates

Mrs. Mulala shared that she is no longer in contact with most of her friends and former workmates, except those she worked with in her last work position. She explained that she had formed a bond with colleagues from her last work position, a bond similar to a family bond. She lamented the fact that she could not visit or phone her former workmates and friends. When asked if she is still in contact with her former workmates and friends, she responded by saying:

Only a few from the last school I served in, I stayed there for a longer period and as a result I got so close to some of them, they became like part of my family, they sometimes phone me.

When she was asked to say the number of friends she presently has, she stated that she no longer has friends but acquaintances that she shares neighborhood with and others that she spends a lot of time with in the rearing goat project. When asked to state the number of friends that she had, she responded by saying:

I cannot say I have friends, but neighbours, because they are always with me; the people in the project are always with me, sometimes people

at church who are always with me, they are part of my family, I cannot say I have friends, but this extended family.

Mrs. Mulala explained that when there is any confidential information that she needs to share with somebody, she goes to her younger sister who stays in the suburb of Richmond:

I have my young sister who lives in Richmond, when I need to talk, I look for money and go and talk to her, she is ready to listen, and she is ready to advise.

When she was asked if she sometimes feels lonely, she stated that:

Sometimes I do, but since I have these two, I console myself with them we sit down and talk, we sing and pray together, they are my comfort I have no other person around me.

When eliciting further as to whether loneliness was not a problem to her, she responded by saying:

Not much, I am used to the way of life.

When the researcher explored further and asked if there is anything she missed, which was previously there but it's no longer there now, she explained that:

As I said last time, I really loved my job, I used to enjoy being among those children, so those are the moments me sometimes miss, and I wish I could continue forever as a teacher.

5.2.8. Separation anxiety or no separation anxiety after retirement

Mrs. Mulala expressed her nostalgic moments as a teacher, hence one can conclude that she suffers from work anxiety. She also shared the good memories that she shared with her workmates, especially in her last position. When the researcher explored further and contextualised it in terms of asking her if there is anything that she misses about her previous work, she explained that:

Quite a lot, I miss my colleagues. We were like a family together. I miss being in class because I enjoyed that challenging part of the job than nowadays that I am sitting at home not doing much of what I used to do. I miss my job.

She made her feelings understood on separation anxiety. It looks like there was a strong bond between her and the work environment.

5.2.9. Marriage and divorce after retirement

In relation to her marriage and divorce, she explained that she was married for the first time and she divorced and married for the second time, unfortunately her husband passed on and she now stays with her grandchildren. Here is her response:

I was married to Mr. Ndlovu, (not real name) then we divorced and then I got Married to Mr. Mulala who later on passed on and 'I am now deceased,' Sorry I am widowed.

Mrs. Mulala did not openly express the way she feels about the death of her second husband, however, she let slip the expression, "I am deceased", which can be interpreted to mean that her feelings died with her second husband, where she felt a sense of her own emotional death.

5.2.10. Increase in believing in religion after retirement versus no belief in religion

In relation to her believing that religion plays a role in her life, Mrs. Mulala decried the fact that she does not go to church regularly, because the churches are too far for her to travel, but she stated that when she goes to church she feels closer to God and she has a feeling that God will solve all her problems.

I do, though when I am here, I hardly go to church because churches here are too far, I only go to church when I am in town and that moment I feel closer to God, most of the time you feel like most your problems have been relieved, the way they teach us you feel comforted.

Mrs. Mulala explains that when you go to church you are welcomed and treated as family. She goes on to state that the spiritual world makes you feel at home and bring the sense of satisfaction. When she was asked to share the benefits of attending the church, she responded by saying:

Yes, feeling part of the family there, the way how people welcome, the love at church. I can say the spiritual world makes you feel at easy, if you have problems you feel as if they have been solved they become lighter.

She also explained that Christianity is a religion and it helps significantly, where it teaches values to live by, and the guiding principles for life.

If she was asked to confirm whether she has any assurance or knowledge of where she will go if she dies, Mrs. Mulala responded by saying:

We live by faith, as I still believe in God, as I feel I am closer to God and when I die I will go to heaven.

5.2.11. Aging versus community activity

In relationship to activities that she is involved in the community after she retired from work, Mrs. Mulala explained that she is involved in gardening, and a goat rearing project. She explained that gardening is her own initiative and she grows vegetables to sell. She explained that on the goat rearing project, they got a donor who supplied them two goats and provided training. When she was asked to state the activities that she is involved in the community, she replied by saying:

We have a goat project, there was a donor that gave us two goats each and we make sure that we take care of them and when we are ready we sell them and share the money.

When she was asked to elaborate on how the donor contributed, whether it was a full package, or they also brought in the deal, she responded by saying:

We only received training about how to take care of the goats on what medicine we should administer and when we should administer the medication for them to be healthy and how often we should give them water. Just education and the rest we take care of them ourselves, they only gave us two goats.

Mrs. Mulala explained that when it comes to marketing they did everything by themselves, when she was asked who does marketing for them:

We do, we make sure we tell people about the goats that we have, they come and view them and if they are interested they come and buy.

She also highlighted that marketing is part of the training package.

5.2.12. Aging versus wisdom

When asked if age brings with it wisdom, Mrs. Mulala summed up by saying wisdom correlates with age, in other words, as you get older you become wiser. Here is her view, when asked if age brings with it wisdom

I will support the view because these days young people from the community consult me for advice, some I just give an ear that listens, they come to tell me about their problems, I talk to them, I comfort them, this never used to happen when I was young, maybe I was too busy then to entertain those people, but now I have time for everyone.

She noted that she also consults older people for advice if she has challenges or problems in life despite the fact that she is also at an advanced age. When asked if she gets advice from older people, she answered:

Yes, there is an elderly woman here and when I need advice I go to my elderly mother there and she advises me.

Mrs. Mulala made it explicitly clear that young people can advise you on modern issues such as new concepts, in new technology as well as instructions on chemicals that she uses in the garden.

5.2.13. Aging versus community, national and international politics

In relation to politics, Mrs. Mulala stated that she participates especially in community politics, when it comes to national politics, she is concerned but not actively involved, and she made it clear that she is not at all concerned with international politics. When she was asked if she is interested in community politics, she explained it this way:

In community politics it's not like we have a choice because as a community we need to work as one. So, most of the times we meet with the community leaders to discuss progress on the development of the area, and on how people should do to live together, what people need to do to survive, so I really partake in that, because most of the times it helps. Community leaders also give us values on how we need to live together in the community, on that part of politics I am very much involved.

These sentiments shared by Mrs. Mulala show that development and progress in her community is not only her duty, but a priority to be performed at all costs.

On the subject of national politics, she alluded to the fact that she participates in it as an obligation and not as actively as she does in the community. She alluded that she takes part in voting as part of bringing in new development. She also mentioned that voting was

a 'must,' and when asked to explain that imperative, she alluded to being compelled by the need for development. Here is the response when asked if she votes:

Voting I can say is a must [laughing] something you have to do, so most of the time you cannot avoid doing it, so we go and vote.

If she was asked by the researcher to explain what she meant about 'voting being a must,' she responded by saying:

Most of the times you are not forced to go and vote, but you feel the drive that you also have to make change in the community or country, maybe your vote will count.

Mrs. Mulala emphasised that she enjoyed voting, because that is the only way they can keep their country moving forward. She also mentioned that she attends community and national meetings on politics, when she was asked to state the number of times she attends community or political meetings, this is how she responded:

It depends on times, like now when we are heading towards elections, those meetings are much often, and we have them once a month, so as long as they are there I attend.

This shows how committed and dedicated she is to attending meetings that discuss development in her area and in her country, however, when she was asked if she is also interested in international politics, she responded by saying:

Not at all, maybe because I hardly listen to the radio or watch television, so I am not well versed with international politics.

5.3. Summary

In summing up her life satisfaction, Mrs. Mulala explained that her financial status is not as healthy as it used to be when she was young and working full time. This she claimed had repercussions for the way she lives her life after retirement. She also lamented the relations that she shared with people around her after her retirement and relocation to the rural areas. She claims that she is prejudiced and called names, because she was a teacher. When she was asked to sum up the interaction with people around her, she responded by saying:

Since I moved to this place, I met new people, some who are difficult to associate with, they are quite different from the working class or the

professionals that I am used to associate with, so you have to come down to their level, try to be part of them, some are not educated, you need to accommodate them, to me it's really difficult since I am used to be among the educated professional class, coming down to the level of these people becomes very difficult, and they feel I am very proud because I was a teacher. So, I feel unaccepted.

When she was asked to sum up the treatment she is getting from living rurally rather than in an urban environment, she stated that the two environments are quite different, but she enjoys being in the rural set up. Here is how she sums up the difference she is experiencing between city life and rural life:

They are quite different, but I think I enjoy being here than being in the township because it is calmer here, quieter, there are no activities around you, you are all by yourself, doing what you like, and you do not spend much like you do when in town. It is so calm, so relaxing this side, I enjoy the environment.

She also decried the separation that she has endured from both her children, grandchildren, friends, and workmates.

5.4. Personal reflection

Looking back at the conversation that the researcher had with Mrs. Mulala, the researcher would like to acknowledge there were similarities between the responses and feelings that were shared by the respondent and the reasons that led to the start of this investigation. However, there were few discrepancies in few experiences that Mrs. Mulala shared, compared to what the researcher held. These discrepancies include the financial independence that she testified, she is able to sustain herself after retirement, although she insinuated that she would be happy with assistance, because she cannot fully sustain herself. From the researcher's experiences and knowledge, people from her race and ethnicity always look up to their children to take care of them after retirement. Mrs. Mulala did not go in line with the researcher's expectation and experiences when it came to the energy she showed in executing her garden project and goat-rearing project. It is usually expected in her culture that old ladies of her age will simply take care of the grandchildren and be taken care of by her children. She was, however, fully engaged and abnormally

busy for her age. The rest of the aspects of her account met researcher's expectations at process level. This made it simple for the researcher to understand and relate to most of Mrs. Mulala's experiences, and hence, there was a connection between the researcher's perceived ideas and responses from the participant, facilitating the exploration of sensitive and penetrating discussion of Mrs. Mulala's particular sense of her personal world.

CHAPTER SIX

The Life Story of Mr. Kroos.

Mr. Kroos: the life story of a determined financial visionary with emotional and social intelligence who is God fearing and wise but technological challenged old retired man.

6.1. Personal Details

Participant	Mr. Kroos
Age:	Seventy-one years
Ethnic group:	Germany
Occupation before retirement:	South African Police Officer, teacher, worked at UNISA as a consultant
Professional Qualification:	T.L.O. D (Lower education primary school qualification) from Pretoria; Two-year course in primary education Maxstibbe; Diploma in nursery education from Michael Mount
Present Activity in the community:	Ran a nursery school for twenty years; Working with people with muscle dysfunction (Chaser Home Committee); Active at Church; Active in sports; Volunteer educator at Inkanyezi
Research Setting:	Inkanyezi Waldorf School where he is volunteering as an Afrikaans teacher in Foundation Phase

6.2. The story of Mr Kroos

6.2.1. Introduction

Here the researcher presents the themes that he gleaned from the conversation conducted with Mr. Kroos. The full transcription is available on request. The themes that are highlighted here are extracted from the interview with the participant and cannot be exhaustive of the participant's experiences and feelings due to reason beyond the researcher's control. It is also important to note that the transcription and the themes cannot be short of the researcher's perspective, because he was also the co-creator of

the realities that are written about. This is the life story of Mr. Kroos, and the experiences and feelings he is going through in his retirement period.

The life story of Mr. Kroos (pseudonym) has been examined from the perspective of the following themes. The themes seek to ascertain whether old retired people are financially dependent or independent. Mr. Kroos revealed that he is able to take care of himself, and his wife. He talked of having two children who are all gainfully employed, but he did not reveal receiving assistance from them. His story was looked at in the perspective of investment after retirement against his investment during his working days. He talked of having invested by buying a big house, opening a nursery school, and taking his children to school. He explained that he was still investing by extending his house.

The other theme that was examined is the health status in adulthood after retiring from active work against health status in his young age. Mr. Kroos mentioned that his health status is stable, though he has problems of rheumatism that affects him more in winter. Cognitive functioning in his old age will be examined in comparison to young people. Mr. Kroos explained that his profession forces him to learn every day. He confessed that although he can compete with young ones, when it comes to technologically advanced gadgets, he cannot compete with young people.

The theme of loneliness or companionship with his children and grandchildren was discussed. In relation to this theme, he mentioned that he is happy with the time that he spends with his children and grandchildren. Loneliness and companionship was also examined in relation to time spent with or interacting with friends and former workmates. Mr. Kroos revealed that he communicates with his friends and workmates occasionally. He revealed that in most cases, he initiates the communication.

The theme of separation anxiety after retirement was also discussed. On this theme, he was not clear whether he has anything he misses from his previous work. Another theme that was explored was the quality of marriage enjoyed by old retired people, divorces that are experienced, and widowhood in the period of retirement in old age. Mr. Kroos explained that he is happily married and that he never divorced. The other theme that was looked at is aging in relation to religious beliefs. He mentioned that he is a religious person and does not comprehend how people live outside religion. He cited his religion as Christianity.

With regard to aging and community activity, Mr. Kroos is very active in his community, mostly he assists disadvantage members of the community. He shares with them the material things that he has, he also shares socially and emotionally by spending time and talking to them. He also shares psychologically by making others feel accepted, recognised and loved. Political activity was also explored, where he revealed that he has a political party he supports, and he votes regularly; however, he is not actively involved. Aging and wisdom was also looked at, Mr. Kroos explained that age brings with it wisdom. He revealed that the more you grow up the wise you become. He also stated that it is important to get young people's views.

These are themes that the researcher included in his interview questions, because they will help him to answer the research question, which aims to determine whether old retired people enjoy life satisfaction and well-being after retirement. During the analysis of the transcription, the following themes were identified, and they will be discussed below.

6.2.2. Financial Independence or dependence after retirement

In relation to his financial status after retirement, Mr. Kroos was very evasive, and he started complaining about the municipality that is swindling him of his hard-earned cash by charging enormous amounts. He stated that the municipality is charging him exorbitant amount of money for his house rates and bills and that the house was used as some nursery school some ten years back. The municipality had unbeknownst to him continued charging his house using the business rates. This is how he responded to the question asking him about his financial status after retirement:

I have to be honest with you, I have a big fight with the municipality because I found out last year that they still treat my house as the school business that I used to run, they never changed the title deeds though it's ten years ago, they double my electricity because I had many toilets, so you know I pay six thousand a month to the municipality, so I am fighting that battle to get my money back because I and my wife worked very hard, we worked very hard, we did extra work at Fourways for people who never went to school (grown up people), so we paid our house three years before time, to save interest. I find that it is a burden to pay R6000 a month, because it takes all my pension.

When the researcher made a follow up question on financial status, he responded by explaining the little money that he received at his employment until he decided to leave work and start his Nursery school. He goes on to elaborate how his nursery project helped him to generate money and save and invest as well. Here is his response:

At Michael Mount at some point, they were paying a little bit of money and salaries were low, and that's why it broke my heart to say goodbye to my colleagues; but I thought I would start my nursery school and that money I saved, I got a financial adviser, who helped me to keep the money at Michael Mount Waldorf School, the pension fund was very bad at the time. I invested my money from nursery school in the form of shares, that is why I have a big house, because if I stayed as a teacher at Waldorf I couldn't be financially independent. So, I just realised that the last twenty years that I ran a school until I was sixty, I saved money, because there was money to save.

6.2.3. Investment after retirement versus investment during working days

On investment Mr. Kroos shared that he started by investing in opening a nursery school, thereafter he managed to raise the money to buy his house. He stated that his house is in Johannesburg North in a suburb called Randburg. He explained that it is a house that has three bedrooms, a study, a living room, and a bathroom. He also talked of seeking the advice of a financial adviser, who helped him to buy shares. This is the response that he gave when he was asked about investments that he made during his working days:

...I thought I would start my nursery school, and the money I saved, I had so many children in my nursery school and two teachers who helped me; and that money I saved, I got a financial adviser, who helped me to keep the money in the form of shares, that's why I have a big house, because if I stayed as a teacher at Waldorf I couldn't be financial independent.

Mr. Kroos elaborated that in addition to the investments that he did in buying a house during his working days, he is still investing by developing the house, so that it can bring him more money. He explained that:

...I told you about the nursery school; I changed to a flat, the bottom one

is a bedroom flat, and at the back I also built two-bedroom flats [...] and I can rent these flats and it is good for safety, because they will be people because I and my wife like to go away more on holidays.

So, he stated that instead of supplementing his income, this situation would also assist in providing security when they are not at home. He also mentioned that from the money he gets from renting his properties, he will save a certain percentage for maintenance and repairs. He explained it this way:

I say to my wife, these buildings we are going to rent them, we will take twenty percent and put it off, because we must have money to paint it, we must have money to make it nice, if you don't save that twenty percent you struggle.

Mr. Kroos also invested in a pension fund through his employers, and the pension fund schemes. He also invested in human capital, because he mentioned that he had two daughters. He further explained that one of them is a psychologist by profession, and the other one is an information technology expert. These are professional jobs that are done by people who spent time studying.

6.2.4. Health status in late adulthood compared to health status in early and middle adulthood

On his health status in the old age and after retirement, Mr. Kroos stated that he is still fit, although he faces changes with his eyesight. He also mentioned that he suffers from rheumatism, which he explained to be a form of arthritis. He also mentioned that his balance and movement is no longer as quick as it used to be when he was young. Here is his response when he was asked if he suffers from any disease or diseases perceived to result from old age:

Ja, I have rheumatism and sometimes my left leg play up a little bit, but I am now going to do a little bit of exercises although a specialist wants to send me for a back operation; but I do not want to go for that because there is 50% chance that the operation can be successful.

Mr. Kroos explained his rheumatism as follows:

Rheumatism affects the bones of the body. I am fine in summer and spring, but the condition affects more in winter, when it is cold. Because, if you do not warm up your hands they become stiff. For instance, when I shave in the morning, I put my hands in warm water to keep it more mobile, I go to the kitchen to make my wife a cup of coffee and the cup of coffee will fall off from my hand, because I do not have a grip. By putting it (hand) in warm water for two or three minutes, I can cope up with the cup. It is the bones especially in winter time.

When he was asked if his senses are still as effective and efficient as they used to be when he was young, Mr. Kroos stated that almost all his senses are still functional, except his eyesight, which he claims gives him problems. He attributes the problems to the marking and reading that he has been doing for so long. Here is his response:

Ja, I must say I can do everything except that I have to use glasses when I am marking learner's books; the eyes are no longer as strong as they were before, because of these years of marking Afrikaans books and exam papers.

He was also honest in testifying that his balance and movement is no longer as stable as it used to be when he was young. This is the response that he gave when he was asked to assess his balance when walking and moving now as compared to the time when he was young:

Look I have to be honest, I am slow now, but I do not find it difficult to walk or run.

6.2.5. Cognitive functioning in adulthood versus cognitive functioning in young age

In relation to cognitive functioning at his age, as compared to his early and middle adulthood, Mr. Kroos stated that he has the potential to learn new things, because as a teacher you have to keep on learning, so that you keep abreast with new developments. He also mentioned that he has confidence in his memory, because he can remember things that happened some twenty years back. He, however, made it clear that when it comes to computers and technological advancement, he cannot compete with the youth:

Ja, you have to learn, especially as a teacher you learn all the time from

class and situations. When I was a teacher at a coloured school it was different from a white school (Michael Mount) and quite different from going to Diepsloot and help the poorest of the poor, where houses are mikhukhu (shacks), it's cold in winter and hot in summer, it's just corrugated iron. I always say one must look at circumstances and take them into account, because in the white schools where parents pay a lot of money, you can do a lot much more because the money is there.

Mr. Kroos ironically refers here to principles of social constructionism, where contextual shift implies multiple realities. He gives the analogy of three situations in which he has become involved. He talked about the situation in a white environment, comparing it with a situation in a coloured environment, which is a medium density environment and comparing those to Diepsloot, which is a place in a poor, low density suburb, which is built mainly of shacks and concludes that it is different to make comparisons on residential areas that are occupied by people with different socio-economic status rather we have to treat each situation on its merits and demerits. Although he did not answer the question directly, he managed to raise important points relating to this study.

He also managed to raise a point of comparison between himself and a young teacher by telling a story where he advised a young teacher who was failing to live her life, because she spent more time on her work. By explaining that the researcher infers that he was showing his capacity to compete with the youth or outdoing them in reasoning. Here is how he puts his story when asked if he can compete with those younger than himself:

Ja, I think so [laughing], because I give lots of teachers' advice, the other day the headmaster phoned me telling me about the problem one teacher had. The children broke down the teacher's hard work when there were about to go home and then I watched the teacher's work and told her it was her problem, because she was doing the work and not the children. I told her she must let the children do the work, so that they have respect for the work, because it is theirs. The boyfriend wanted to break the engagement because she had no life, but she is happy now, and the fiancé is happy too. She doesn't work at night, she goes out to Bhayiskop [the cinema] and she enjoys her life.

When a follow-up question was asked inquiring as to whether he can compete with the youth on technologically advanced gadgets such as computers, he was honest with the researcher and made it clear that this is not possible:

No, I am not good with that, I must be honest, I was running the church for three years, I kept my diary because it never got lost, I do not like computers, you press one button everything gets lost, I can't stand that.

When he was asked if his memory was still as good as it used to be in his early and middle adulthood, Mr. Kroos testified that he has confidence in his memory and he even cited two scenarios where he had to remember things that happened some twenty years ago.

6.2.6. Loneliness versus companionship in relation to children and grandchildren after retirement

Mr. Kroos made it clear that he spends quality time with his family even after retirement. He explained that he has two daughters. He stated that one is forty years old and is an information technology specialist. His daughter has two sons, and her husband died in a car accident. His other daughter is thirty-four years old and is a psychologist. She is not yet married. When he was asked whether he was in contact with his children, he responded by saying:

Ja, on a regular basis. They always come to visit us, Gerda, not real name, [Kroos' wife] is a good cook, so they are always invited for the Sunday meals, so, we have a regular contact.

When he was asked if he is in contact with his grandchildren, he stated that:

Ja, I am very luck, my daughter involves us with our grandchildren; also, the mother-in-law lost her husband and son in one year, so we always have our mother-in-law coming over for the parties, so that she doesn't feel like an outsider. We are a happy family - no problems.

When he was explored to share more on his activities that he does at home, he mentioned that:

In my home, I am involved with my grandchildren, because they visit us about second week of the month, because my daughter lost her husband in a car accident. So as a grandpa, I try to take his place as

best as I can. We often go for Rugby and cricket matches at Pretoria to support them. Like I told you, the mother-in-law takes half the holiday with them, and we also take the other half of the holiday, so that they don't have to be at aftercare all time, they have to have a homely environment. My daughter is working very hard, she is an IT expert, she works from eight to four o'clock, and she cannot afford to look after them.

This shows that Mr. Kroos spends time with his grandchildren, which he enjoys.

6.2.7. Loneliness versus companionship in relation to friends and former workmates

Mr. Kroos explained that he still has friends at his age, and after retiring from active work. He also mentioned that he still maintains contact with his former workmates and friends. He made it clear that he has past time friends, and those with whom he shares intimate information. He also stated that besides sharing intimate information with few trusted friends, he also shares intimate information with his wife and his sister who stays in Cape Town.

When he was asked to state the number of friends he has, Mr. Kroos responded by saying:

Approximately, I would say we have about thirty sets, but you know some people you cannot discuss your problems with, you know that friendship where you give them cake and tea, but it's not intimate friendship, about six people with their husbands and three people whose husbands and three people whose husbands died, so they are about nine people; we have intimate relationship with them, we can discuss problems with them and they discuss problems with us. We help when we can help.

Mr. Kroos also shared on the issue of his relationship with his former workmates. He mentioned that he is still in contact with most of his former workmates. He confided that usually it is him who initiates the communication and visits. When he was asked if he is still in contact with his previous workmates, he responded by saying:

Ja, I am still in contact with them, when I was at UNISA I got friends there, and when I was working at Waldorf there are lots of teachers I am in contact with, I am also in contact from the coloured school where I taught for two years.

When he was asked if he phones them or the phone him, he responded by saying:

I normal phone them, not regularly but once in two months or three months to hear how things are and they tell me how things are.

He also mentioned that he sometimes makes time to visit some of his friends and workmates.

6.2.8. Loneliness in relation to the departed relatives and friends.

Mr. Kroos explained that he sometimes misses his parents who passed on, although it's not a problem that haunts him every day. He mentioned that this loneliness visits him at times. He did not share much on his feelings about friends and other relatives who passed on. When he was asked if he sometimes felt lonely and if so, how he dealt with that loneliness, Mr. Kroos responded as follows:

Obvious I had good parents, so when I think of them I feel sad, because both of them died when they were young. My mother died when she was seventy years old and my father died when he was sixty-five, just after he retired before he turned sixty-six. I once said to the priest I wish they could have lived a little longer.

Despite the fact that he is seventy-one years old, a father and a grandfather, he still misses his own parents. Although he did not elaborate on strategies of dealing with this loneliness, he mentioned at some stage consulting a priest.

6.2.9. Work separation anxiety or no separation anxiety after retirement

When he was asked to share if he suffers from separation anxiety after retiring from work. Mr. Kroos did not answer the question directly instead he chose to talk about the work place where he did not enjoy his work. When he was asked if there is anything he missed about his work environments, he responded by saying:

I must be honest to say I did not like so much working at UNISA, because a lot of it was correspondence with the students or with lecturers, so I need that contact with people, may be being born a Germany I found that office too small for me.

6.2.10. Marriage and divorce during working days and after retirement

In relation to marriage and divorce during his working days and/or after retirement, Mr. Kroos explained that he married once during his early adulthood, and he never divorced. When he was asked to share his marital status. He responded saying:

I have been married for many years.

The researcher followed up by asking if his wife was still alive, he responded saying:

Ja, she is nearly sixty-eight years, on the 28th of August she will be sixty-eight years old and she is still a full-time music teacher at Crawford School in Sandton.

When he was asked if he was satisfied with his well-being at his age and after retirement he had much praise for his wife. He explained that he and his wife do not buy things on credit, they buy them on cash basis. He also shared that his wife will always negotiate for a discount whenever they buy cash. When he was asked if he was satisfied with his life after retirement:

Yes, I think with teacher's salary which was never enough, we have done well, the best I can, I must also give credit to my wife she is not one to waste money.

6.2.11. Aging and religion

Mr. Kroos explained that he does not see how people live their lives without religion. He stated that he goes to church every Sunday. He made an analogy of Ten Commandments in the bible with life on earth. He mentioned that if you live according to Ten Commandments your life can be heaven on earth. While if you do not follow ten commandments you make your life a mercy. He stressed that religion moulds us and make us who we are. When Mr.Kroos was asked if he thinks religion plays an important role in his life, he responded saying:

I must be honest with you, I don't see how people cope without religion, I have always listened to Ten Commandments; some people see it as God telling us what to do, but I see it as protection, you know, if you live according to Ten Commandments, your life can be heaven on earth. If you do not listen you make your life a mercy, you can only blame yourself.

6.2.12. Aging versus community activity

Mr. Kroos has and is still active in projects that move the community he lives in forward. He established a nursery school, which he ran for twenty years, equipping and preparing young children for their schooling. He also employed teachers who assisted him thereby creating employment. When he was asked to mention the activities, he is involved in the community, he responded by saying:

...so, what I did was to start my own nursery school and I was working close with Michael Mount.

He testified that he had many children and two teachers:

...but I thought I would start my own nursery school...I had many children in my nursery and two teachers who helped me... for the last twenty years I ran that school until I was sixty years.

He also confided to the researcher that he is involved in assisting a nursery school in Diepsloot, which is a disadvantage area. He claimed that he even helped the teacher or director in acquiring the qualification to enable her to open the nursery:

Like I told you, I am involved through the church in Diepsloot. I started a two-year Waldorf diploma training for the teacher and she also did another teacher training We have eighty children in Diepsloot. I am very much involved, every weekend I bring food for these children, if the headmaster has a problem I go and help by writing letters.

He also mentioned that he was a committee member for Chaser home, an organisation that helps people with muscle problems. He claims that he is no longer a committee member, but an active member. Here is his testimony:

I was in a committee of Chaser home, I still visit them once every week, the people with muscle dysfunction, they are all in wheel chairs. I am no longer in the committee, but I go and visit them on a regular basis just to bring joy in their lives, you know it's not easy being on the wheelchair every time.

The researcher explored Mr. Kroos to explain if he was assisting people with muscle dysfunction with physiotherapy, where he responded this way:

No, no, I go and talk to them. We take a topic that is so nice so that they get away from their problems, sometimes I read to them, they have physiotherapist to do physiotherapy. I rather go to make their life happy.

Mr. Kroos explained that he plays an important role in his church. He stated that he acted as the headmaster of Sunday school until he was sixty-five, where thereafter, he resigned and trained a young person. Nonetheless he is still an active member in his church. He mentioned that he goes to church every Sunday, and that there are important roles that he plays. In explaining his active roles at church, he explained:

When I was sixty-five I was head of Sunday school, you know I was like a headmaster, you know sometimes the mothers and fathers of children did not bring them to Sunday school, so I on that. I did that until I was sixty-five years then I trained the younger one to do that, he keeps the register and go around to see if Sunday school teachers are preparing the lessons and keep the registers of all the children.

6.2.13. Aging versus political activism

Mr. Kroos explained that he passively participates in community and national politics. He mentioned that he is a member of a political party, and that he votes regularly. He mentioned that he is not actively involved in the activities of a specific party, community or nation. He explained that he is aware of most of the news in international politics through watching television and listening to the radio. He also cited having discussions with some people who have 'inside information' on international politics. When he was asked whether he was interested in community, national or international politics, he responded by saying:

I try to keep up to date, though it's very difficult with African situation as it is, but I always listen to television, reading newspapers and I am also interested in what is happening to the world.

The researcher followed this up by asking if he was involved in community politics. He mentioned that he is a member of a political party, but he is not actively involved. He also mentioned that he votes regularly to elect representatives of the community. Here is his response:

No, I am not involved, I just vote for certain political party that I believe will make our country better, because politics is a dirty game, if you want to get real into it you have to spend a lot of time reading and seeing what people say and there is lot of lies, you have to sit between lies and truth and I do not have time for that [laughs].

He also shares his feelings on the national politics, he condemned some political leaders and at the same time absolving and praising others. He was comparing the presidents who have run South Africa:

I keep up-to-date, personal I feel we had a wonderful leader in Mr. Mandela and from there we had Mr. Mbeki, he did something wrong. He allowed people without papers to cross borders, without letters showing where they stay, you can't catch them. I feel sorry for Mr. Zuma now he is blamed, but it was actual the time of Mr. Mbeki.

On International economics, Mr. Kroos said he follows the events on listening to the radio and television, and he also speaks to people who stayed in one or some of the countries in overseas countries. When he was asked if he was asked if he is interested in international politics, he answered saying:

I am in touch, I know what is going on in the world, economics is interlinked. I have a niece who is in Cape Town, she was teaching in London for twelve years, now her pension has been cut off by fifteen percent, her pound is fifteen percent less worth, because Britain is moving out of the European community.

He went on to explain the reasons that make Britain want to move out of the European Union. He mentioned that Britain wants to move out of the European Community so that they can formulate and implement their foreign policy. He explains that their foreign policy will include, among other things, the exclusion of immigrants. Here is his explanation:

They cancel their membership with Europe, so that they can make own foreign policy, to say they cannot take anymore immigrants. They feel they are a small island and they cannot take anymore. One Germany lady who was teaching in the nursery school told me that last Christmas, there were lots of women raping cases, they broke shops and stole a lot of watches. A lot of Germany people were against the prime minister saying she allows

these people and they just give us hard time because we never had people who behave like this before.

These are some of the views that he shared on international politics.

6.2.14. Aging versus wisdom

Mr. Kroos mentioned that wisdom is a package that comes with aging. He explained that the more you get older, the wiser you become. He however, stressed that old people should also talk to those who are young to get their views, though he stressed that the views from young ones cannot have the same weight in terms of wisdom compared to the older ones. When he was asked the question, how do you view the notion that age brings with it wisdom, he responded by saying:

I think that is true you get wise as you get old as long as you do not get ill, I think you go on, because I and my wife believe that if the spirit is there you can keep yourself going, but some people are worried about heartache or stroke and they give up, you have to go forward in life, one the Catholic priests said "you know Kathy, life is not like a rocking chair, you can't be going forward and backwards and going nowhere, you have to go forward."

He revealed that he has people who sometimes come to him for advice, though he concentrated on helping them to gain employment:

Ja, I tell them life will never be better if you do not try and get a job and you rely on some people and sometimes they give you something and sometimes not... it's not the way you can live and the family falls apart if the man does not look for money and give the wife and how can she survive, it becomes a negative cycle, one has to be positive about life.

He also testified that he sometimes visits someone older than him, although he was not specific on the advice that he gets. When he was asked if he also gets advice from people older than him, here was his response:

In the moment I go to Irene, she was a Waldorf teacher, I feel sorry for here she had four strokes a month and she is paralysed on the left side, she is now at old people's home, I try to see her regularly, just to lighten her up because she is always with people who lost their minds, but her brain is very sharp.

He also mentioned that he gets views from young people. When he was asked if he gets views from young people, he responded by saying:

Ja, I like to talk to young people and see their view points, they are quite different from ours, I think there is a place for everyone. I always ask them 'you must give me a reason why you say that'; because sometimes it's because of your friends, and I always say, you must think before you do, and then go ahead; you can't just stop with others and make them labour for you – it means you will never labour.

6.2.15. Aging and fear of death

Mr. Kroos declared that he is not afraid of dying, though he did not substantiate his feeling. When he was asked if he sometimes feels threatened by death, he responded by saying:

I think I would be stupid to be threatened by death [joking], that time when Mr. Mandela was taking over, I was at a coloured school and there were lots of riots, throwing stones and tyre burning and things like that. That was a high school, but I always treated children and parents well and they knew me very well and I have been good to the children and if you shout at the children and the children tell their parents, parents will get cross with you, do not lose your temper. Keep cool and respect the child.

He emphasised that he is not afraid of death, and at no point does he feel threatened, he only suffers from rheumatism.

6.3. Summary

In summary, Mr. Kroos stated that he is satisfied with his life at his age. He explained that he creates his own future and does not wait for other people to do it for him. He also mentioned that he envisaged going travelling and going to holiday with his wife. When he was asked to sum up his sense of satisfaction and wellbeing at his age after retiring, he responded by saying:

I think you make your own life. I am happy with what I have achieved. I told you about the nursery school that I have changed to a flat, the bottom one is a one bedroom flat, and at the back I also built two bedroom flats and I withdrew the money with rent so bad I bought shares, but I feel I will take that money and build on and I can rent

these places and it is good for safety, because they will be people. I and my wife would like to go away on holidays. I have to make my own future and the only way I can do that is by building my flats and make sure I have enough money to survive. You can't wait for people to do things for you, you have to use your brains and you have to read papers especially the economic side, then you have to make right decisions especially with rent today, you make wrong decisions.

The researcher made a follow up question to ascertain if he was sincerely satisfied with his life and his response was an emphatic 'yes':

Yes. I think with the teacher's salary which was never enough, we have done enough the best I can. I must also give credit to my wife, she is not one to waste money.

He also explained that planning during working days and even after retirement plays any important role in one's life satisfaction and well-being in old age. Here are his sentiments:

I say to my wife, this building we are going to rent, we will take twenty percent and put it off, you must have the money to make it nice, if you save that twenty percent you struggle.

He explained that he is happy with the time that he spends with his children and grandchildren. He also stated that he is in contact with his friends and former workmates, though he mentioned that he has few friends with whom he shares confidential information. He explained that his health is still good, save for his rheumatism, that torments him especially in winter. He also mentioned that wisdom comes with growing old. He categorically stated that he is a religious man who cannot live without Christianity. He also shared that he is happily married, and he never divorced. His sentiments showed that he valued and loved his family. He shared that he cannot compete with young people, especially when it comes to technological advancements. He mentioned that he is not afraid of death, maybe because he is a religious man. He is extremely active in his community, is an anthropologist, which benefits the disadvantaged members of the community. He passively participates in community and national politics, though he doesn't closely follow international politics.

6.4. Personal Reflections

On reviewing the conversation with Mr. Kroos, he acknowledges that there were similarities and differences between his views and that of the participant Mr. Mamashila. The researcher had his views when he formulated his research question. The researcher believed that people in their old age are highly religious. This notion was proved correct, as the respondent alluded to it. Similarly, it was confirmed that old people experience challenges in using technological advanced gadgets. The researcher had the perception that old, retired people find comfort in constantly interacting with their children and grandchildren. The respondent proved that to be correct. The respondent also confirmed that old age brings with it wisdom due to experiences and the long journeys travelled. The respondent mentioned that he continued to invest by extending his house, reported himself to be fit and said he suffered from minor chronic ailments, and is still in contact with his former workmates and friends. As a very active member in his community, who goes out of his way to provide, physical, social, emotional and moral support to those that are disadvantaged, he noted that he was not afraid of dying.

CHAPTER SEVEN

The Life Story of Mr. Mamashila.

Mr. Mamashila: A life story of a financially challenged, God fearing, socially inadequate and politically wise old retired teacher from Alexandra Township in Johannesburg.

7.1. Personal details

Participant:	Mr. Mamashila
Age:	Sixty -seven
Ethnic group:	Northern Sotho
Professional qualification(s):	Certificate in education; Certificate in public relations; Certificate in Project management
Occupation before retirement:	Teacher
Present activities in the community:	Lay man counselor; Political activist
Research setting:	Inkanyezi Waldorf School in Alexandra Township where he is a part-time Afrikaans teacher

The full transcription of the interview with Mr. Mamashila (pseudonym) is available on request. The themes highlighted here are extracted from the conversation with the participant. The themes presented here cannot reveal all the participant's experiences and feelings due to reasons beyond the researcher and participant's control. It is important to note the researcher's influence. The researcher was a co-creator of the realities that are written about in this transcription. This is the life story of Mr. Mamashila and his experiences and sentiments regarding his retirement.

7.2. The story of Mr Mamashila

7.2.1. Introduction

In relating his story, Mr. Mamashila (pseudonym) shared regarding financial independence. Mr. Mamashila made it clear that he is no longer able to finance his daily needs, as he used to do when he was full time employed. However, he shared that he does everything for himself. He also talked about investment, which he made whilst working. He talked about buying houses and renting them. He also talked about buying shares and investing in burial societies. Mr. Mamashila still has confidence in his cognitive abilities, claiming that he can compete with young people in all spheres, though he did

not substantiate. He mentioned that he has no reason to that aspect. With regards to his health, he claimed to be fit, except for the high blood pressure for which he receives treatment, and that he is not as fit as he once was. He also mentioned that most of his senses are functioning well, except for his vision.

On work separation anxiety, he revealed that there is nothing that he misses about the work environment, including his colleagues miss them because he has a lot of people he socializes within the area he stays in. He however, contradicted this statement when he mentioned that he is an introvert.

He mentioned that he is married and has five children and three grandchildren. He explained that he spends enough quality time with his family. On religion playing any important role in his life, he made it clear that for him, there can be no life without religion. He revealed that he is a Christian, and that he has a room where he communicates with his God. He also mentioned that he is spiritually connected to the departed. On that aspect of religion, he alluded to the fact that age brings with it wisdom. Nothing should be taken away from old people, who are wells of wisdom. On the activities that he does in the community, he talked about helping young children as a part-time teacher. He also talked about helping the community as a lay-counsellor. He however dwelt much on the subject which seemed to be of most interest to him, that is, political activism.

In relation to the above, he mentioned being actively involved in community and national politics. He said he does not only vote but is involved in selecting national leaders. He alluded to the fact that he listens to the radio and television to keep abreast of international politics. On fearing death, he explained that he is not at all afraid of death, but noted that he fears certain forms of dying, mentioning that he fears a violent death. He explained that the comfort comes from the teachings he gets from his church about the afterlife. During the analysis of the transcription, the following themes were identified, and they will be discussed here.

7.2.2. Financial dependence versus independence

In relation to financial status after retirement, Mr. Mamashila explained that he is financially independent, though he is going through a rough patch after retirement. He revealed that he survives from the money he gets from his employer, where he is teaching

on part-time basis and collecting rent from tenants. When he was asked to if he was able to finance his daily needs as he used to do during his working days, he responded saying:

Not at all I cannot say I do because if you look at things, they are not good there is price increase, you know the economy is not stagnant, and the job that I am doing, I am working for a private school that is not well-funded and does not have enough money. I t is because of the love of that I am in that school, and I like that school, otherwise salary-wise I don't think I am worth what they are paying me, but because I am enjoying it, I don't have a problem.

When the researcher made a follow up on this, Mr. Mamashila reluctantly revealed that he was doing fine, this could be insinuated from his statement, where he said, "I think". Here is his response:

I think its fine, I am living, and I am taking care of myself.

When asked how he is taking care of himself and his family, he responded by saying:

I get the money from my employer, and the properties that I own and rent out.

When asked if he was financially sound, he replied by saying:

One is never financially happy, but I think I am okay, I mean I have my funeral policy, I don't want my wife and children to have problems when I die.

His statements such as 'I think' and that 'one is never financially happy' show that he is struggling to make ends meet.

7.2.3. Investment during working days versus investment after retirement

In relation to investment, Mr. Mamashila mentioned that he invested in properties, though he did not mention the number, during full-time employment. He also mentioned that he also invested in a funeral policy on behalf of his family.

7.2.4. Health status in late adulthood versus young adulthood

In relation to health status after retirement, Mr. Mamashila explained that he is still fit. He ascribed this to exercising, to which he is addicted. He also shared that his senses are still functional, though he has problems with his vision, especially when reading. He also stated that his balance and strength, although fine, were no longer as good as they had

previously been. When he was asked if he suffers from any disease or diseases that are perceived to result from adulthood, he responded by saying:

Ja, I have just recently discovered that I suffer from high blood pressure, but it's not an issue because once it was discovered I was put on tablets. [...] for the moment it is only high blood pressure and about a month I went to check for prostate cancer, when I go for my monthly check ups. I will definitely check what my results are.

He attributed his fitness to healthy living, including exercise. He mentioned that he avoids using cars and he walks a lot. When he was asked if his senses are still as effective and efficiently as they were in his early and middle adulthood, he replied saying:

It would be abnormal for me to say yes, age is something you cannot control. But, because of my participation, they do not deteriorate more like any other person, or as if I was doing nothing, because every time they are active you see that.

He mentioned that his senses are functional because of his participation, meaning being active. He stated that he is more active compared to old people of his age. The researcher identified that he was putting on glasses, so he made a follow up question, by asking if his eye sight was functioning well. He responded by saying:

I could say yes, but also for reading, if you look at the bottom part, it has got double lenses for me to read, and the top part is for me to see at a more distance.

He then went on to testify that other senses are working normal, when he was asked if his balance and strength is still stable when he is walking and running, he mentioned that it has deteriorated with advancing age:

Well it has changed because of age, you see my muscles are no longer as active as before, as a young man while I was teaching I was involved in athletics especially more in what we call field events such as high jump, long jump, discus, and javelin. I would compete with learners to motivate them, running was not my liking, not because I could not run but it was not my liking; unless if I play softball; I never liked tennis, soccer; but I liked softball.

When clarifying whether this was due to lack of interest or deterioration in balance and strength, he responded by saying:

When you say balance, I do not understand, but if you ask if I can throw javelin as I used to do, no I cannot age is not allowing me, I used to throw six metres, no I can't throw six metres now. The same as for instance high jump, if I could jump three and a half metres, I don't think I can jump three and half metres now.

He eventually agreed that aging has played its part in that deterioration in balance and strengths.

7.2.5. Cognitive functioning in adulthood versus youth

Mr. Mamashila explained that he has the capacity to compete with youngsters in learning new things, as long as he has interest. When asked if this applied to technology, he replied:

I can if I am interested, for example let's take cellphone, to me cellphone serves Whatsapp, to make calls and that's it. Do I want music? Do I want Mixit? No but I know where to find music if I want it.

When asked if lack of interest in technology was due to old age, he responded:

No it's not I have my laptop at home, most of the work I do it on my laptop at home... [...] No not at all you know another thing is I like to involve my kids in some of these things that I do, for example I say prepare power point for me, they already know what is there and what need to be done.

7.2.6. Loneliness versus companionship with children and grandchildren after retirement

Mr. Mamashila revealed that he has five children, and all are boys. He also mentioned that he has three grandchildren. He further mentioned that he is happy with the contact that he has with his children and grandchildren. He stated that his grandchildren stay in Alexandra with their parents. However, there is a standing rule that every weekend they must visit him and his wife. When he was asked if he makes an appointment to have his children and their families visit him. He responded by saying:

No, it's a standing rule that they pay me a visit every weekend.

This shows that he spends quality time with his children and grandchildren.

7.2.7. Loneliness versus companionship with friends and former workmates

Mr. Mamashila stated that he does not have friends, and that he is not in touch with his former workmates, because he does not miss them. When he was asked to estimate the number of friends he had, he replied by giving an emphatic 'none'. The researcher followed up this response by asking him to explain the meaning of none. He responded by saying:

I don't have a friend; may be a person I know. It does not mean that he is a person I can leave home to visit.

When the researcher explored to find out if he was an introvert, he responded by saying:

Not real, it's only that I keep myself busy with other things such as community work.

When asked about sharing intimate information, he mentioned that his best friend was his wife. When asked, he explained that there are no other family members, except where it affects the family as a whole. When he was asked if he has anyone with the family with whom he shared intimate information, he responded by saying:

Unless it is a matter that affects the family as a whole, my younger brothers and sisters.

When he was asked to explain the way, he shares the information that affects his family, he mentioned that they meet as a family and discuss the matter. This is his response:

If there is an event that affects the whole family, we call one another to the meeting and we sit down, we discuss it and plan it. That's it.

The researcher tried to find out if he has anyone that he trusts within his family. He responded by saying:

You see, I am the eldest, so if I have anyone who is specific, I might have a problem, because others will feel I am treating others better than others.

7.2.8. Separation anxiety after retirement

Mr. Mamashila made it clear that he misses nothing about his previous work environments. When he was asked if there is anything he misses about his previous work environments. He responded by saying:

Nothing because with all of them I still interact with them. I am still interacting with people because I am people's person, I enjoy talking to people, I enjoy meeting people, and I enjoy arguing with people in a constructive way.

He did not answer the question, even when follow up questions were asked, but kept talking about his former workmates rather than about the work environment.

7.2.9. Marriage and divorce during early and middle adulthood and effects in old age

Mr. Mamashila mentioned that he is married to one wife, and they stay together in Alexandra Township. He also mentioned that he never divorced. About believing in religion in old age, Mr. Mamashila explained that he wholly believes in religion and religion is his confidante, when there is something he does not understand, he reverts to Christianity, which is his religion. When he was asked if he thinks religion plays a role in his life, he responded by saying:

I am a whole believer, religion to me is important.

When he was asked to elaborate on this, he explained that:

That is what I call my confidante, I believe very strongly that if there is something I do not see clearly, I pray. In my house I have a special place, where I kneel down and say my prayers.

He mentioned that he is a Christian and when he was asked as to the value he places on Christianity, he noted:

Valueless, I cannot put value in it, I will be lying, I can't say it's big, bigger or biggest, it is immeasurable.

7.2.10. Aging versus community activity

Mr. Mamashila explained that he is heavily involved in political activism in his community. He revealed the roles he played during the liberation struggle, and the role he is still playing in the community presently. He also mentioned that he is a counsellor at Lifeline. He is also a part-time teacher, teaching Afrikaans in one of the schools in the community. He noted:

Well I am politically involved, heavily politically involved.

When asked to elaborate, he responded:

I was elected to ward committee from 1999 up to last year and from there I moved into what they call Stakeholders' Committee.

He mentioned that he started to be active in politics from 1973, when they fought for the reprieve of Alexandra. The researcher asked him to shed more light on the other activities he is involved in the community, to which he replied:

Like I said. being a lay man counselor for Lifeline, otherwise besides that I don't think there is anything I can do now.

When he was asked to explain his roles as a Lifeline counselor, he explained that they do basic counselling such as when couples are found to be fighting on small issues, people who are HIV positive and still in denial stage, bereaved families who are still going through the mourning, and youngsters involved in love affairs. If the situation continues, they refer them to counselors or a psychologist. He also mentioned that they do basic counselling to drug addicts before referring them to SANCA (the organisation that does counseling and rehabilitation of drug addicts). He also mentioned that they also assist those who commit infanticide and pedophilia. He stated that their services are multifaceted. He also revealed that he is teaching as a part-time Afrikaans teacher. He stated that he did not do this for money, but for the love of children and the profession.

7.2.11. Aging versus community, national and international politics

This is an area that seemed to interest Mr. Mamashila a great deal. He stated that he is highly interested and involved in community and national politics. He mentioned that he has a party he supports, and he votes regularly. When he was asked to shed light on his political activity in the community, he responded by saying:

You cannot be specific by saying 'this is what I do'; for instance, where there are meetings, I may be one of those, say for example there is a service delivery meeting, where we meet officials, I may be one of those who have been assigned to attend that meeting; but prior to that, I become part of thinking tank, to discuss how we are going to tackle that topic.

He also mentioned that he represents the community at higher level in political spheres. At national level, he mentioned that he was actively involved, noting his attendance at the ANC National Conference to elect national leaders. He even mentioned that he was chosen to campaign for one candidate who was contesting for presidency.

Yes, I am actively involved and there is a great possibility that on December I might be one of those who will be going to Mangaung for ANC Conference.

When asked if he was content with current political developments nationally, he responded:

Yes, I am happy because that's the second phase of the challenge of Liberation struggle, people won't understand.

When elicited on his role in the anti-apartheid struggle, he explained that he harboured activists:

...I was not a stone thrower, I was not trained as uMkhonto, I was a safe house. The safe house is when the uMkhonto soldiers came from outside or from training bases I was one of the people who identified to give them a place to stay. It was like a transit camp, even those who were inside the country and were not trained as uMkhonto but were involved in the struggle, and police were looking for them, I host them in my place.

He explained that through the stakeholders' forum he advises aspiring politicians. He mentioned that he is not much interested in international politics, but he follows it in the newspapers and on television. He talked about the incident involving the alleged assault committed by Grace Mugabe, explaining the reasons that protected her from prosecution, other than diplomatic immunity. He also talked about the political situation in Zimbabwe, and human rights violation under the leadership of Robert Mugabe.

He also talked about American politics, especially the president Donald Trump. When he was asked if he has any views on international politics that he can share besides Zimbabwe, he responded by saying:

Our TV mostly talk about America and Donald Trump and what he says and what he does. ... You see Donald Trump is a man of his own, is a creature of his own kind; and remember when I view Donald, he said I ask you to vote for me on my money, you did not finance my campaign, I have my own money I am a billionaire, you elected me on my money, so tow the line.

7.2.12. Aging versus wisdom

Mr. Mamashila stated that he highly believes that when one gets older, one becomes wiser. He argued that wisdom is one thing that cannot be learnt or taught from an educational institution. It can only be earned through experience. The more you age, the more you gain experience. When he was asked to shed light on the notion that age brings wisdom, he responded by saying:

It's true, very true because of experience, experience is the best teacher.

When asked to explain further, he stated that:

Personal with me I always believe you go to university but they do not teach you what is practically happening, but age becomes your practical university, like I said at our age by the time we die we will be from university of practicality, because everything that we recall is from what we have read from the books but is what we went through or what we saw happening, the life journeys that we have travelled.

He explained that he is often approached for advice from those of all ages.

7.2.13. Age versus fear of death after retirement

Mr. Mamashila mentioned that he is not afraid of dying. He revealed that he is afraid of the manner in which he might die. He also revealed that his religion taught him to believe that there is life after death. When he was asked whether or not he is worried about leaving his children, he revealed that he has a spiritual connection with the deceased, knowing that when he dies he will be connected to his children. When he was asked if he sometimes feel threatened by death, he asked emphatically:

No, why should I? [...] I mean I lost my mother through a car accident, I lost my father through natural cause and I lost my daughter through natural death, with the exception of my mom; my father when he passed on I was there; and he said I am going, when my daughter passed on I was there at hospital and she said 'keatsamaya' and I said, 'fine, go'.

He summed up this topic by saying:

On the issue of death, I believe there is life after death and I strongly believe that.

7.3. Summary

Mr. Mamashila summed up his situation by stating that he is enjoying at his age. He revealed that he is not worried about the behaviour of people around him. He also mentioned that he is happy with the interaction and contact that he has with his children and grandchildren. On his financial position, he mentioned that no one is happy with their finances, and hence he is no exception. Here is his response when he was asked his life satisfaction and well-being at his age:

I think I have lived my age and I am still enjoying my age where I am.

When he was asked if he was worried about leaving his children alone in an event of death, he responded by saying:

Not at all, at the present moment I have that gift of spiritual link with those who went before me. So, I believe I will have spiritual link with my children.

Asked if he is happy with the people around him, he responded by saying:

You are never happy about people surrounding because there are not of the same character.

When he was asked if he was financially happy during his retirement, he responded by saying:

One is never financially happy, but I think I am okay. I mean if I have my funeral policy, I don't want my wife and my children to have problems I do not want that.

The above is how Mr. Mamashila summarised his well-being and life satisfaction after retirement.

7.4. Personal reflection

From the responses that he received from the respondent, he observed that some of the viewpoints are similar to his own perceptions. Some of viewpoints were not in line with his own perception. He noted that his finances, although not ideal, involved property investments. The respondent revealed that his health has deteriorated with age. He noted enjoying the company of his wife, children and grandchildren, and that he is God-fearing. An unexpected response was that the respondent argued that he can learn new things, and stated that he does not have friends, but does not miss his former workmates.

The energy and intelligence that is shown by the respondent at his age was notable. He is active in his community, and in national politics, able to engage those younger than him in political debate, attending party political conferences, and campaigning on behalf of national leadership. He revealed that he was afraid of death, noting his faith in the afterlife and a connection with the living that is able to be maintained.

CHAPTER 8

COMPARATIVE ANALYSIS

8.1. Introduction

In this chapter, the researcher will compare and analyse the themes related to life satisfaction and the well-being of old people after retiring from gainful employment, which emerged from the life stories of three participants and extant literature, notably Erikson's theory of social development. The theory is divided into eight stages, and the stage of concern to this study is the last stage, which he called integrity versus despair.

In this stage, Erikson, cited in Santrock (2003) state that, in the later years of life, we look back and evaluate what we have done with our lives, some with regret, and some with a sense of fulfillment and integrity.

In addition to this theory, Disengagement theory (Cumming, 1975; Cumming and Henry, 1961, cited in Leonie, 2000) was developed out of the Kansas City studies of adult life launched at the University of Chicago in the mid-1950s, where more than seven hundred subjects were studied. Disengagement theory rests on two aspects, one relating to changes in people's personality (that is to a person's internal world) as they age, and the other to people's interaction with their environment. First, the researchers observed increasing interiority with age. That is, as people aged, they seemed to lose interest in the outside world, and become more preoccupied with themselves. The second key finding prompting the development of disengagement was that by their mid-sixties, the number of roles people occupied decreased drastically. From these findings, Cumming and Henry (1961 cited in Leonie,2000) concluded that in old age a gradual process of disengagement occurs, and second, that this disengagement is universal, normal and natural, viz. the 'right way' to age.

Havighurst, Neugarten and Tobin (1963 cited in Leonie,2000) proposed that maximum life satisfaction is achieved when people are able to maintain into old age the activity patterns and values that typify the middle age.

A MacArthur Foundation study on successful aging, which ran from 1988 to 1996, conducted by John Rowe and a multidisciplinary group of colleagues cited in Snyder and Lopez (2007). They investigated physical, social and psychological factors related to abilities, health and well-being. A sample of 1189 healthy adult volunteers between the

ages of seventy and seventy-nine was selected from a pool of 4030 potential participants, using physical and cognitive criteria. These highly functioning adults participated in a ninety-minute personal interview and were then followed for an average of seven years, during which time they completed periodic interviews. Rowe and Kahn (1998, cited in Snyder and Lopez 2007) summarised the findings from MacArthur study of successful aging as: first, avoiding diseases; second, engagement with life; and third, maintaining high cognitive and physical functioning.

These theories are not exhaustive, and this study upholds the value of its participants' contribution. Similarities and differences among the themes from participants and previous literature will be highlighted.

Recurrent themes among the participants included:

- financial independence versus financial dependence;
- investment during working days versus effects after retirement;
- health status in late adulthood versus early adulthood;
- Cognitive functioning in late adulthood versus early adulthood;
- loneliness versus companionship with children and grandchildren after retirement;
- loneliness versus companionship with friends and former workmates after retirement;
- separation anxiety or lack thereof after retirement;
- marriage and divorce during work and after retirement;
- aging versus community activity;
- aging versus community, national and international politics;
- aging versus wisdom; and
- aging versus fear of death after retirement.

The three participants' experiences and feelings that they shared in their life stories would be compared in relation to the above themes. The experiences and feelings would also be juxtaposed with the literature from other authorities, who undertook previous scientific research.

8.2. Financial in/dependence

Financial dependence or independence is one of the components that define the well-being and life satisfaction of old, retired people. The three participants shared their financial status after retirement.

Mrs. Mulala shared her experience on financial dependence and independence. She explained that she is not dependent on any support system for financial assistance and revealed that she struggles to make ends meet. She mentioned that she survives on the money she receives as pension funds and the money she gets from renting one of her houses and had invested in pension funds. Louw and Louw (1988) advise all working people to contribute towards such a fund.

Mrs. Mulala revealed that she is not happy with her financial standing after retirement. She related that she is not able to do most of the things that she used to do when she was gainfully employed. She mentioned that she can only meet the most basic of her needs. She also lamented the fact that she would not be in a position to take care of her grandchildren, even if she was given the opportunity to do so. She also decried the fact that she is not able to visit her friends and former workmates. She also mentioned that she is unable to tour, which is her favorite hobby. Mrs. Mulala's sentiments contradict the views of Schaie and Wills (2000, cited in Louw and Louw, 2009) that people who are less dependent on others tend to experience a greater feeling of well-being than those who are dependent.

When she was asked to summarise her sense of well-being after retirement, she stated that she enjoys the rural environment; however, she related that she is not happy with the treatment she gets from her neighbours. She revealed that she was not well-accepted and was accused of being proud, because she is a former teacher. Craig (1992) agrees with the respondents, however, he attributes this paranoid behaviour to those retirees who suffer from inferiority complex, because they did not achieve what was expected of themselves, they blame others for the situations they find themselves in because of poor planning during their working days, when he says economic status is a major factor that affects retirees' adjustment to a new way of life.

The situation of another respondent Mr. Kroos is very different to the above respondent when it comes to financial in/dependence. Mr. Kroos explained that he is still burdened

with paying six thousand rands to the municipality after retirement. He also mentioned that he survives on pension fund, and the interest from shares he invested in when he was still gainfully employed. When summing up his life satisfaction in retirement, he revealed that overall, he is content. He emphasised that a person has to make his or her own life. He elaborated that he does not get financial assistance from any external source. This is in line with Schaei and Willis (2000, cited in Louw and Louw, 2009) when they expound that people who are less dependent on others tend to experience a greater feeling of well-being than those who are dependent. He noted that reading up on economics and finance proves beneficial to financial independence, revealing that he survives on his pension fund and money from shares that he bought during his working days.

Mr. Kroos explained that he is financially stable, and voluntarily retired from work to open his own nursery school. This, according to him, is what brought about his financial stability. He also mentioned that his health is good, except for minor problems of rheumatism. This is in line with Cavanaugh and Blanchard-Fields (2006), who report that for men, being in good health and having enough income and having retired voluntarily is associated with high satisfaction in early retirement.

He also revealed that he spends quality time with his children and grandchildren. He related that he is in contact with most of his friends and former workmates, although he initiates contact with them. This shows that he has a healthy social network, unlike that of the above respondent. Craig (1992) agrees with this social behaviour when he highlights that economic status is a major factor affecting a retiree's adjustment to a new way of life.

The third respondent, Mr. Mamashila, also shared his life story, and his experience of financial in/dependence. He stated that he is not happy with his financial status after retirement. He, however, just like the above two respondents revealed that he does not receive any external financial support. This means that, although he is not financially happy, he enjoys life satisfaction after retirement. Schaei and Willis (2000, cited in Louw and Louw 2009) explain that people who are less dependent on others tend to experience a greater sense of well-being than those who are dependent.

He also revealed that he works as a part-time Afrikaans educator to supplement his income. He also did not state that he retired voluntarily. This shows that he does not enjoy life satisfaction after retirement. Cavanaugh and Blanchard Fields (2006) explain that for a retired person to enjoy a high degree of life satisfaction, he ought to enjoy some or all of these, enough income, good health and having retired voluntarily.

On the same note, the same authority explains that some parents who are retired take up part-time employment to supplement their income, when they say more individuals in their post-retirement years are working in part-time jobs, primarily to supplement their incomes, but also to maintain adequate levels of activity. He also revealed that he contributed towards pension funds and bought shares when he was employed.

He stated that he spends quality time with his children and grandchildren; however, he is not in contact with friends and former workmates. His lack of socialising after retirement corroborates Craig (1992), who stipulates that economic status is a major factor that affects retirees' adjustment to new way of life.

8.3. Health

Mrs. Mulala explained that she suffers from arthritis, hypertension and sugar diabetes. In addition to these health conditions, she also revealed that she suffers from back pain, knee and foot ache. She further revealed that she has hearing problems, and eyesight problems. She clearly explained that these conditions and ailments started after she reached the age of fifty. She also testified that she used to run, train, and play volleyball but now cannot walk long distances, and she moves slowly. This is line with conclusions made by Santrock (2003) who states that chronic diseases are a major problem for old people, further elaborating that chronic diseases are rare in early adulthood, increase in middle adulthood, and become more common in late adulthood.

However, Cavanaugh and Blanchard-Fields (2006) do not agree with the view that when you get old, health declines, calling it a stereotype. The authors argue that there are no research findings that support that health declines when they get old and retire. They go on to state that well-being increases for men after first year of retirement.

Mrs. Mulala related that she sometimes experiences back pain, knee and foot ache. This is alluded to by Gerdes (1989, cited in Kasayira and Chipandamira, 2002) when he says that, in old age, muscle tissue mass decreases and this comes with loss of muscle tone,

flexibility, speed of movement and strength. This is evident in her testimony that she cannot move for longer distances and walks more slowly than she did when young.

She also revealed that she has a hearing problem. Kail and Cavanaugh (2000, cited in Kasayira and Chipandamira, 2002) explain that there is a substantial loss in the ability to hear high-pitched tones a condition called presbycusis, noting that hearing loss proceeds gradually with aging. This condition is peculiar to Mrs. Mulala, but it does not affect the other two respondents in this study, that is, Mr. Kroos and Mr. Mamashila.

All the three respondents mentioned, they have eyesight problems. They were all wearing glasses, which they mentioned are for reading and seeing as well. Louw and Louw (2009) explain that, as one grows older, especially after the age of fifty, visual dysfunction becomes more common. The same authors go on to explain that as a result of the deterioration of vision, eighty per cent of fifty-year olds wear glasses, especially reading glasses. Heinemann et al. (1988, cited in Kasayira and Chipandamira, 2002) elaborate that this visual handicap does not deter old people from indulging in leisure activities, noting that in a study of visually impaired people between the ages of sixty-two and ninety-seven years of age, poor vision was not associated with decline in leisure activities such as gardening, writing, sewing and cooking. This is evident in all the three participants, where Mrs. Mulala enjoys gardening and rearing goats, Mr. Mamashila enjoys counselling, and Mr. Kroos enjoys helping the disadvantaged members of the community. Mr. Kroos and Mr. Mamashila mentioned that they are still physically fit. This is in line with Cavanaugh and Blanchard-Fields (2006), who claim that there are no research findings that support the fact that health declines when people retire, arguing that well-being increases for men during first years of retirement.

Both Mr. Mamashila and Mr. Kroos mentioned that their balance and strength when moving is no longer as stable as it was when they were young. Mr. Kroos goes on to explain that he suffers from Rheumatism, which is a condition he said falls in the family of arthritis. Mr. Mamashila expressed that he no longer participates in sports, which used to be his favorite activity, especially athletics. This is in line with Gerdes (1989, cited in Kasayira and Chipandamira, 2002), who states that in old age, muscle tissue mass decreases and this comes with loss of muscle, tone, flexibility, speed of movement, and strength.

8.4. Loneliness and companionship: Children and grandchildren

Mrs. Mulala expressed her experience on loneliness and companionship with her children and grandchildren. She revealed that she does not enjoy quality time with her children and grandchildren. She mentioned that she has four children and eight grandchildren. Of these, she stated that her three children and six grandchildren are residents in South Africa, while she stays in Zimbabwe with one child and two grandchildren. She revealed that she misses her children and grandchildren, who stay in another country. On a different note, Mr. Kroos and Mr. Mamashila explained that they enjoy quality time with their children and grandchildren.

8.5. Loneliness and companionship: Friends and colleagues

When it comes to the experience of loneliness and companionship with friends and former colleagues, Mrs. Mulala expressed that she misses her former colleagues and childhood friends. She mentioned that she is still in contact with a few of her former colleagues. She specifically mentioned those from her final workplace. She mentioned that they had become part of her family. She revealed that they phone her, because she cannot afford to phone them due to financial constraints. This is in line with Carstensen (1997, cited in Houghton, 2006), who argues that old people interact with others less frequently, but enjoy their interaction more.

The same author goes on to state that old people find relationships more satisfying, supportive, and fulfilling than they did earlier in life, and as they sense that time is running out the value positive interaction and become selective about their social partners. Therefore, Mrs. Mulala may have few friends and may interact less, but experiences greater satisfaction.

On a different note, Mrs. Mulala's counterpart in retirement, Mr. Kroos, stated that he is in contact with most of his friends and former workmates. He revealed that he is the one who phones and visit them. He mentioned that he phones or visit them once in two or three months. He revealed that he has thirty families with whom they are friends but of these, he said he has six pairs and three widowers with whom he shares private information when necessary. Leonie (2000) observes that social networks become smaller as friends and peers become sick or disabled, move into sheltered accommodation, or pass away.

Mr. Kroos revealed that he has a friend in home-based care, and he visits her regularly. He also stated that he shares information with his wife. This is supported by Gurang et al. (2003, cited in Snyder and Lopez, 2007), who observed that men received emotional support primarily from their spouse, whereas women draw more of their support from friends, relatives, and children.

Mr. Mamashila mentioned that he does not have friends and he also does not miss his former workmates, and hence does not interact or communicate with them. This behaviour is in line with the outcome of the research carried out by University of Chicago in Kansas City in the mid-1950s, and cited in Leonie (2000), which observed increasing interiority with age. This means that as people aged they seemed to lose interest in the outside world and become more preoccupied with themselves. Cumming and Henry (1961 cited in Leonie, 2000) support this view, when they state that disengagement is universal, normal and natural, viz. the 'right way' to age. They further explain that it is inevitable that old people will withdraw from each other and from environment to which they are accustomed. He also mentions that he shares intimate and confidential information with his wife, in line with Snyder and Lopez (2007) who reveal that men received emotional support from their spouses.

8.6. Cognitive functioning

Mrs. Mulala and Mr. Kroos explained that they do not have the ability to compete those younger than themselves when it came to learn new things, except where they have more experience. Horn and Donaldson (1980) suggest that consistency of crystallised intelligence is due to cumulative effects of experience, while Kail and Cavanaugh (2000) explain that on memory tasks requiring recall, older adults do worse than the younger adults. Radvansky (1999, cited in Houghton et al., 2006) support this idea, noting that age is not a factor on well-known tasks, such as the naming of familiar objects. It is when they are asked to perform an unfamiliar task or to solve a complex problem they have not seen before that older adults are generally slower and less effective than those younger than them. Craik and Rabinowitz (1984, cited in Houghton et al., 2006). Arenberg (1982, cited in Houghton, 2006) explains that when facing complex problems, older people apparently suffer from 'information overload'. They have trouble considering, choosing between, and executing solutions. These authorities explain that old people have more

information to draw upon, making this selection process more difficult as people age, where they become less efficient at organising the elements of a problem and manipulating more than one problem at a time. However, if it is something with which they have experience, they do not have a challenge. This explains that as people grow old, accommodation which was expounded by Piaget in his theory of cognitive development becomes less effective when people get old. Santrock (2003) explains that accommodation occurs when individuals adjust their schemas to new information. That is, people accommodate their schemas to the environment. Korteling (1991, cited in Houghton et al. 2006) explain that the elderly has difficulty doing tasks that require them to divide their attention between two activities, and are slower at shifting their attention back and forth between them.

Mrs. Mulala and Mr. Kroos related that they have challenges with memory. They explained that they forget things easily, while Mr. Mamashila revealed that his memory has seen no change. Louw and Louw (2009) explain that for many people, memory lapses may be the most concerning and troublesome aspect of cognitive change. This authority goes on to explain that older adults often complain that their memory is not as good as it used to be. Many complain that they have increased difficulty in finding words, remembering names, or recalling where they put items, or what they need to do next. This seems to explain the situation that Mrs. Mulala and Mr. Kroos are going through, while Mr. Mamashila has devised strategies to combat it. Louw and Louw (2009) state that although older adults may experience a decline in memory, they have appropriate skills and knowledge to perform their daily tasks, where many of these involve decision-making and problem-solving.

Mr. Mamashila noted that he can compete with young people in all spheres of learning. He argues that he can even compete on new technological advanced gadgets and concepts such as computers and cellphones. This is in line with Chipandamira and Kasayira, (2002), who explain that age does not seem to impact the ability to learn. They give examples of old people who returned to formal education at a later stage, and managed to do well, with some graduating with doctorates at the age of seventy years and above.

8.7. Marriage and divorce

In relation to marriage and divorce, during early and middle adulthood and effects in old age, the two participants, Mr. Kroos and Mr. Mamashila relayed that they got married in their early and middle adulthood. Neither divorced, and both are still married. Mr. Kroos mentioned that he is married to Monica, and has two children, who are all females. His daughters are adults, and he has two grandchildren. Mr. Mamashila revealed that he is still married to his childhood sweetheart, and has five children, all boys. Mrs. Mulala mentioned that she married in her early adulthood, and later divorced. She later on got married to another man, who subsequently passed away. Chipandamira and Kasayira (2002) note this to be a stressful life event. Mrs. Mulala's life story exhibits her subsequent struggles, where she revealed feeling as if deceased.

On remarriage, the two participants Mr. Kroos and Mr. Mamashila had no experience. Mrs. Mulala revealed that she married, divorced, and remarried. Louw and Louw (2009) state that, although divorce is a traumatic event, many people form new relationships and are willing to try marriage for a second or third time. The same authorities go on to state that remarriage is particularly probable if the divorced person is still young, partly because of the availability of potential partners.

8.8. Aging and religion

All participants revealed that they are Christians. Mrs. Mulala mentioned that religion makes her feel welcome and at home. She stated that belonging to Christianity makes her feel that her problems have been solved. On the same note, Mr. Kroos revealed that living according to Ten Commandments make one live a comfortable and peaceful life on earth regardless of life challenges. While Mr. Mamashila revealed that religion is his confidante, relating that if he does not see things clearly, he prays, and gets revelations. He went on to mention that he has a designated room in his house where he prays. Dierendonck (2012, cited in Louw and Louw, 2014) states that religion and spirituality are associated with positive health and well-being. Mrs. Mulala revealed that when she prays, she feels like her problems are solved. This is supported by Gunnestad and Twala (2011, cited in Louw and Louw, 2014) when they say that religion and spirituality can serve as an important shield or 'security blanket' against life's pounding, and can promote resilience and coping strategies to handle stress. Mrs. Mulala mentioned that one finds family and

love being welcomed into a church, as is in line with the views of Hoffman (2012, cited in Louw and Louw, 2014), who state that religion enhance family relations, as it tends to improve relations.

8.9. Fear of death

All three participants revealed that they are not afraid of dying. Mr. Kroos mentioned that he would be stupid to fear death, while Mr. Mamashila mentioned that he was not afraid of death, but of the manner of dying. He goes on to say he has spiritual connection with the dead, so he is not worried about leaving his children, because he will have a connection with them. Mrs. Mulala said she is not afraid because she believes that there is life after death, however, she is worried about leaving her children. Houghton et al. (2006) notes that impending death brings about the last psychological crisis, according to Erikson's theory, in which people evaluate their lives and accomplishments and affirm them as meaningful (leading to a feeling of integrity) or meaningless (leading to a feeling of despair). The authority goes on to elaborate that old people at this stage tend to become philosophical and reflective. This is evident in statements revealing connection with the dead and being stupid about fearing deaths.

8.10. The theme of investment during working days and their effect after retirement

All three participants revealed that they invested in properties when they were working. Mrs. Mulala explained that she bought two houses in Bulawayo. Mr. Kroos also revealed that he bought house a big house in Fourways. He revealed that he is still investing in building cottages so that he can rent them out and supplement the income from pension fund. On a similar note, Mr. Mamashila also stated that he bought houses; the one he stays in, and others he is renting out. Mr. Kroos and Mr. Mamashila revealed that they also invested in buying shares. Mr. Kroos mentioned that he invested in starting his nursery school, which he ran for twenty years, and managed to raise money for buying his big house. He revealed that he wanted to buy a farm and start farming as a way of earning a living and employed people to assist. Mr. Mamashila, on the other hand, revealed that he inherited a farm from his father. He stated that the farm has cattle on it, but he has decided to work as a part-time educator for the coming ten years. He revealed that his resources are insufficient to sustain his financial needs, but he still opts to remain

teaching instead of going to run his farm. Erikson (1968) theorises socioemotional development, as cited in Santrock (2003), stating that, in the later years of life, we look back and evaluate what we have done with our lives. If the older adult has resolved many of the earlier stages negatively, looking back likely will produce despair.

On separation anxiety during retirement, Mrs. Mulala explained that she misses her children, grandchildren, friends, former workmates and the work environment. She decried the fact that she was not able to communicate with them due to financial constraints. This is in line with Flagnagan (1995), who states that retirement is often accompanied by a decline in psychological and physical well-being, where identity, sense of purpose, habitual daily routines, familiar surroundings, and social circle, lead to a sense of mourning, uselessness, insecurity.

Since Mrs. Mulala has lost her social circle, she may be described to be mourning the loss of friends, children, former colleagues, as well as the work environment.

This is similar to Mr. Kroos, who revealed however that he is still in contact with his friends and former colleagues. He related that he occasional calls and visits them. The bottom line is that he misses them. Unlike the above, he enjoys the quality time with his children and grandchildren. Mr. Kroos revealed that like Mr. Mamashila he enjoys quality time with his children and grandchildren, however, he differs from his two counter parts because he stated that he does not have friends and he does not miss his former colleagues. When pressed to explain how he spends his time, he mentioned that reading books, or attending community meetings, or work. Reedy (1983, cited in Houghton et al. 2006) support this when stating that old age is not necessarily a time of loneliness and desolation, but it is a time when people general become more inward-looking, cautious and conforming.

Brandtstadter and Renner (1990, cited in Houghton, 2006) meanwhile further explain that it is a time when people develop coping strategies that increasingly take into account the limits of their control, by accepting chronic health problems and other things they cannot change. Mather et al. (2004) and Chades, Mather and Carstensen (2003, cited in Houghton, 2006) state that it is important to direct attention to positive thoughts, activities and memories. Mr. Mamashila may therefore be using the strategy of coping with retirement in keeping himself well-occupied

CHAPTER 9

CONCLUSION

9.1. Introduction

This chapter presents the strengths and limitations of this study. The researcher will conclude by making suggestions and recommendations for future research.

9.2. Evaluating the study

The research study aimed to give three old people between the ages of sixty and ninety years of age, who have retired from gainful employment but active members in different spheres in their communities, an opportunity to share their life stories on life satisfaction or dissatisfaction after retirement. Such life stories are a co-construction between themselves and society more broadly. The hope was that by giving them the opportunity to share their life stories, rich, informative, and educative information would emerge from their different and unique experiences. The aim of the study was not to generalise the findings to the general population. It was hoped that the findings of this study will instead conscientise younger generations, to prepare for old age and retirement as imminent and unavoidable. This is the area that seemed to be left out by most of the previous studies, who concentrate on the causes of life satisfaction or dissatisfaction. The researcher believes that the aim of the study was achieved, he formulated research questions so in such a way that they address that area. The area that the researcher wanted to explore are: preparing for old age, remaining active in community activities after retirement, and maintaining a healthy lifestyle after retirement.

Themes in each participant's life story were identified and discussed by the researcher revealing the pros and cons cited by participants. This was followed by comparative analysis of the recurring themes among the participants and the literature. It is this researcher's hope that this study generated some useful revelations from old retired people, of which the previous researchers were oblivious. In light of this, he hopes that new ways of thinking and relating to old retired people will be generated. The following themes seemed to recur in the three life stories:

- financial independence versus financial dependence;
- investment during working days versus effects after retirement;
- health status in late adulthood versus health status early adulthood;

- cognitive functioning in adulthood versus when young;
- loneliness versus companionship with children and grandchildren after retirement;
- loneliness versus companionship with friends and former colleagues after retirement;
- separation anxiety or no separation anxiety after retirement;
- marriage and divorce during working days and after retirement;
- aging versus religion;
- aging versus wisdom;
- aging versus community activity;
- aging versus community, national and international politics; and
- aging versus fear in thinking of dying or comfort in thinking of dying.

The way these themes manifested themselves in all these life stories were highlighted. A short summary concluding each participant's story will be given below to show how the researcher perceived how the themes connect with each other in each story.

9.3. Summary of Mrs. Mulala's story

On *financial in/dependence* Mrs. Mulala explained that she is financially independent, without assistance. She mentioned that she survives on money from her pension funds payments, money she gets from renting one of her houses and the money from the goat rearing project and gardening. She however made it clear that she is not happy with her financial standing at the moment. She revealed that she was not able to do most of the things she used to do while working.

She also talked about *investment*, revealing that she invested in pension contributions while working. She also bought two houses in the city of Bulawayo. She also invested in building a homestead in the rural area where she stays. She also invested in drilling the borehole that she uses to water the garden.

On *health status* she revealed that she has health challenges such as high blood pressure, diabetes, arthritis, eyesight problems, and forgetfulness, and she explained that these problems started after the age of fifty.

On *cognitive functioning* Mrs. Mulala mentioned that she cannot compete with young people when it comes to learning new concepts, especially when she never encountered

the concept before. However, she noted that she felt confident in that which she already knew how to do.

On *loneliness versus companionship after retirement in relation to her children, grandchildren, friends and former colleagues*, she made it clear that she is very lonely. She misses most of her children and grandchildren, who stay in another country. She also misses her friends and former colleagues, and she cannot visit or contact them due to financial constraints.

On *separation anxiety*, she explained that she misses her former work environment. She also lamented the fact that she misses her former colleagues, especially those from the last school where she taught, who had become part of her family.

On *marriage and divorce*, Mrs. Mulala explained that she got married in early adulthood and divorced, then she married another man who later passed away. She is a widower and she is staying with her grandchildren.

On *Age versus wisdom*, she revealed that she is of the opinion that aging brings with it wisdom. She related that she now has a large number of people who come to her for advice, and she also consults people who are older than her for advice.

On *age versus religion*, she revealed that she is a strong believer in Christianity. She mentioned that she finds comfort in church, where she has found her second home.

On *fear of death in late adulthood*, she explained that she was not afraid of dying, the only thing that worried her is loving her children behind. She stated that she gets the comfort from her church, which tells them that there is life after death.

9.4. Summary of Mr. Kroos's life story

In relation to *financial in/dependence*, he related that he is happy with his financial situation. He revealed that he is able to take care of himself and his wife and pay the exorbitant amount of money that he is billed by the municipality for his rentals.

On *investment during working days versus investment after retirement*, he explained that he invested in nursery school in his middle adulthood, where he ran a nursery school for twenty years. He stated that he managed to raise the money to buy his big house using the money raised from the nursery school. He further mentioned that he is still investing in the house by building the cottages so that he can rent those out. He also stated that he

invested in pension funds and bought shares. He further invested in human capital by sending his children to school and they are now gainfully employed.

On *loneliness versus companionship* Mr. Kroos related that he spends quality time with his children and grandchildren. He also mentioned that he is in contact with most of his friends and workmates, revealing that he is the one who contacts and visit them, revealing a healthy social network.

In relation to *separation anxiety*, Mr. Kroos only stated that he did not enjoy working as a mediator between students and lecturers at UNISA.

On *health* Mr. Kroos mentioned that he is still physically fit. He revealed that he suffers from rheumatism, which he explained as a condition related to arthritis. He also mentioned that he has eye has problems with vision and memory lapses, but that otherwise he is in good health.

In relation to *cognitive functioning* he mentioned that he cannot compete with young people on new concepts, especially when it comes to technological advanced gadgets, such as computers.

In *relation to marriage, remarriage and divorce*, he mentioned that he married once in his early adulthood and he never divorced, and his wife is still alive, hence he did not remarry.

On *aging versus wisdom*, Mr. Kroos related that he agrees with the notion that old age brings with it wisdom. He revealed that he is approached for advice. He also mentioned that he also visits people who are older than him to seek their advice. He further mentioned that he even listens to those younger than him who want to advise him and corrects them where necessary and takes advice with substance from them.

In relation to *aging versus religion* he mentioned that he does not understand how people live without believing in a religion. He stated that 'following the Ten Commandments will make one's life heaven on earth.'

On *aging versus community activity*, he mentioned that he does a lot of work in his community, such as assisting the disadvantaged members of the community, volunteering at a school and doing community work. In a nutshell, he is an active and useful member of the community.

In relation to *community, national and international politics*, he revealed that he is a passive politician. He mentioned that he belongs to a political party and he votes regularly,

but he is not actively involved. He follows international politics on the radio and television. On *aging versus fear of death*, he revealed that he is not afraid of dying, joking that he 'will be stupid to fear'. He mentioned that he gets his confidence from his religious beliefs, which point to life after death.

9.5. Summary of the life story of Mr. Mamashila

On *financial in/dependence*, Mr. Mamashila explained that he is not happy with his financial status after retirement.

On *investment* he mentioned that he invested in contributing towards pension funds during working days. He also mentioned that he bought houses which he rents, as well as shares.

In relation to *health*, he mentioned that he is physically fit, save for eyesight problems and challenges with balance and stamina.

On *cognitive functioning* Mr. Mamashila made it clear that he can compete with young people in all spheres.

In relation to *loneliness versus companionship*, he mentioned that he enjoys quality time with his children and grandchildren, but he does not have friends and is not in contact with former workmates and that does not bother him.

On *separation anxiety* he revealed that he does not miss his work environments, his former colleagues or friends.

On *aging versus wisdom*, he related that he also agrees that aging brings with it wisdom. He related that he advises young people.

On *aging versus religion*, he shared that religion is his confidante.

On *aging versus community activity*, he mentioned that he is an active member of his community, especially when it comes to politics.

In relation to *community, national and international politics*, he revealed that he is actively involved in both community and national politics and hold high position in both national and community politics.

On *fear of dying in old age*, he mentioned a belief in the afterlife, but noted a fear of the way in which he might pass on.

9.6. Strengths of this study

This study gave an opportunity to three old people who are retired from gainful employment to tell their life stories, giving participants a platform to share their life stories and lending them a necessary audience for their own thoughts on aging, that is otherwise lacking in an African context. In the words of Owen (1992, p.386) who relate that “understandings are socially created by a group of believers.” This researcher had to spare his time to understand the situation that old retired people go through. It is with this in mind that the researcher and all those who read this study ought to treat old retired people with respect and dignity, regardless of their socio-economic status.

The social constructionist nature of this study allowed for co-construction of reality by creating an intense, truthful, trustful, and unconditional conversation. This relationship enabled all the parties to express themselves without skepticism. It enabled the researcher to bring his limited understanding of experiences in old retired people, by interviewing scheduling interview questions. This led to deeper inquiry which led to more informative, educative and rich responses from old, retired people.

By following the qualitative research approach, it was possible to inform participants about the research aims. This is different from the tendencies of positivism epistemological tendencies that advocate the application of natural sciences to the study of social reality and beyond Bryman (2012). The participants in this study were informed of the process in which they engaged, and they signed consent forms. They were given the freedom to tell their stories in their own way, because they were viewed as experts in terms of their life stories and experiences. The interview process was preceded by a verbal consent, where an agreement was made that the participants had an option of directing the researcher from the topic that made them feel uncomfortable, or they may not answer as they saw fit. It was agreed that they had powers to end the interview if they so wished.

9.7. Validity and reliability

Validity and reliability were achieved in this qualitative study. While both qualitative and quantitative researchers refer to measurement validity as the “degree to which a measure does what it is intended to do. This include both the fact that the measure should provide a degree of fit between the conceptual and operational definitions of the construct, and that the instrument should be usable for the particular purpose for which it was designed”

(Terre-Blanche, Durrheim and Painter, 2006, p.360). Quantitative researchers tend to selectively deal with validity threats and nuisance or extraneous variables that can be controlled and eliminated. Qualitative researchers argue that it is not possible or necessary to eliminate such threats to validity but argue that it is often these nuisance variables that complement the study by giving it a context to qualitative study. These contextual circumstances are of interest to qualitative study and social constructionist. These nuisance variables may include body language, or the slip of the tongue, that add value to study. According to qualitative researchers it is important that the study be credible, which means that it “it produces findings that are convincing and believable” Terre-Blanche and Durrheim, (1999 p.62). To add more value to this finding, Bryman (2012, p.390) notes that “the establishment of the credibility of findings entails both ensuring that research is carried according to the canons of good practice and submitting research findings to the members of the social world who were studied for confirmation that the investigator has correctly understood the social world.” This credibility was achieved here by continuously describing and explaining the processes and procedures that led to the standing conclusions.

Reliability in qualitative research refers to the degree to which the researcher’s observation of the generated information can be trusted, Rapmund (2000). Quantitative researchers focus on the quality and nature of the measuring instrument and emphasise how reliable this instrument is to produce the same results when a study is repeated. This is of paramount importance to positivists researchers, and therefore quantitative approach, as they believe that “a stable and unchanging reality exists and can be measured” Terre-Blanche and Durrheim, (1999, p. 64). This is not feasible in qualitative research, because we are dealing with thinking individuals in a changing environment. Researchers working from an interpretive and social constructionist perspective “do not assume that they are investigating any unchanging reality, and therefore do not expect to find the same results repeatedly” Terre-Blanche and Durrheim, (1999, p.64). In qualitative research, it is important that the findings are dependable. Therefore, giving the opportunity to three old people who have retired from gainful employment to share their stories and experiences is considered dependable for this study.

Dependability was also assured in this study Lincoln and Guba (1994 cited in Bryman 2012, p.392) state that “researchers should adopt an audit approach. This entails ensuring that complete records are kept of all phases of the research process-problem formulation, selection of research participants, field notes interview transcripts, data analysis decisions and so on-in an accessible manner”. The researcher did keep all the records that relate to this study so that auditing is not hindered.

9.8. Limitations of this study

The researcher acknowledges that since the realities of these stories were a co-construction of himself and the participants, they are influenced by his perception to some degree. This is possible because he came up with the interview schedule, though it was not followed religiously, and devised the interview questions giving direction to the study. However, during the interview process, the researcher attempted to be a good listener and let the participants be experts of their life stories. The researcher admits that most of the themes that came out were more influenced by the interview questions. Therefore, the outcome of the stories may be relative to the interview questions, and not absolute and exhaustive measure of the experiences and feelings of the participants.

It is also important to highlight that the outcome of this study is a co-constructed reality among the researcher, the literature, and the expert sources, who are the participants. The research cannot be generalised, especially by quantitative researchers, however, the aim here was to present in-depth and rich information from the participants chosen. Rapmand (1996) highlights that this kind of study does not lend itself to the use of a large sample.

Due to limited time the researcher did not do testimonial validity. Stiles (cited in Rapmand, 2000) explains that testimonial validity points to the validity obtained from the participants. The participants are given the opportunity to evaluate the procedures and processes they underwent in the study, specifically during the interview process s. However, because the researcher explained procedures to the participants and got their consent, he believes that he remained within the ethical boundaries of the research.

9.9. Areas of focus in future research

The researcher would advocate for further studies in old people who are retired, taking into consideration childhood upbringing. During the basic courses of Psychology, one is

introduced to the topic of nature versus nurture. Nature explains how inherited genes play a part in shaping one's life, and nurture speaks to skills and education that one gleans from the society. This is sparked by the fact that the researcher sampled retired people from the same profession, with the assumption that their salaries and conditions of employment were more or less similar. Vast differences were noted. Some participants complained about being financially insufficient and social delinquents, while others confidently stated that they enjoyed both financial and social stability. Another highlight is the contrast between two of the participants. One related that he wanted to raise money during middle age and buy a farm and be self-employed. In so doing, he creates employment for other people and contribute to the GDP of the country. He related that he failed to raise money to buy a farm but went on to open a nursery school and generated income for himself in that way. He mentioned that he employed people who assisted him. On the other hand, we have someone who claims that he inherited the farm with cattle from his father, revealing that he still wants to continue as a part-time teacher, though he is around seventy years of age, and complained about the salary he gets for offering his services as a part time educator. Therefore, more research needs to be done on the relationship between how old people have been raised and their circumstances after retirement.

9.10. Conclusion

This study seemed to elicit valuable information regarding old, retired people. A lot of similarities were shared amongst them, especially in terms of religion, wisdom and health status. However, there were differences in financial status and social networks after retirement, which the researcher considers ought to be further studied. Skills in financial management should be imparted during working days. Studies that incapacitate working people when it comes to creativity, initiatives and self-sustaining skills ought to be imparted to working young adults. These skills can also be included in higher educational curriculum to prepare people so that they can sustain themselves after retirement. There is talk of defensive versus expansive education in educational circles, whereby defensive education is meant to prepare an individual to gain a qualification and become employed. The expansive education imparts lifelong skills, which will prepare recipients with the knowledge and sustain themselves for the rest of their lives. Future studies ought to

generate strategies to impart expansive education in order to avoid old, retired people who do not enjoy a sense of life satisfaction, and well-being when they retire in their old age.

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